



2009

A PRESERVATION AND REDEVELOPMENT PLAN FOR LOUIS SULLIVAN'S HOME BUILDING ASSOCIATION BUILDING IN NEWARK, OHIO

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A THESIS in Historic Preservation Presented to the Faculties of the University of Pennsylvania in Partial Fulfillment of the Requirements of the Degree of MASTER OF SCIENCE IN HISTORIC PRESERVATION 2009

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Comments

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in

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MASTER OF SCIENCE IN HISTORIC PRESERVATION

2009

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INTRODUCTION

In March of 2007, reporter Tiffany Edwards of the Newark Advocate wrote an article about the Old Home Building at the corner of Public Square in Newark, Ohio. “In the almost 100 years since it opened to great approval in Newark, its significance has been lost to all but architecture buffs. It has been altered by tenants and its elaborate

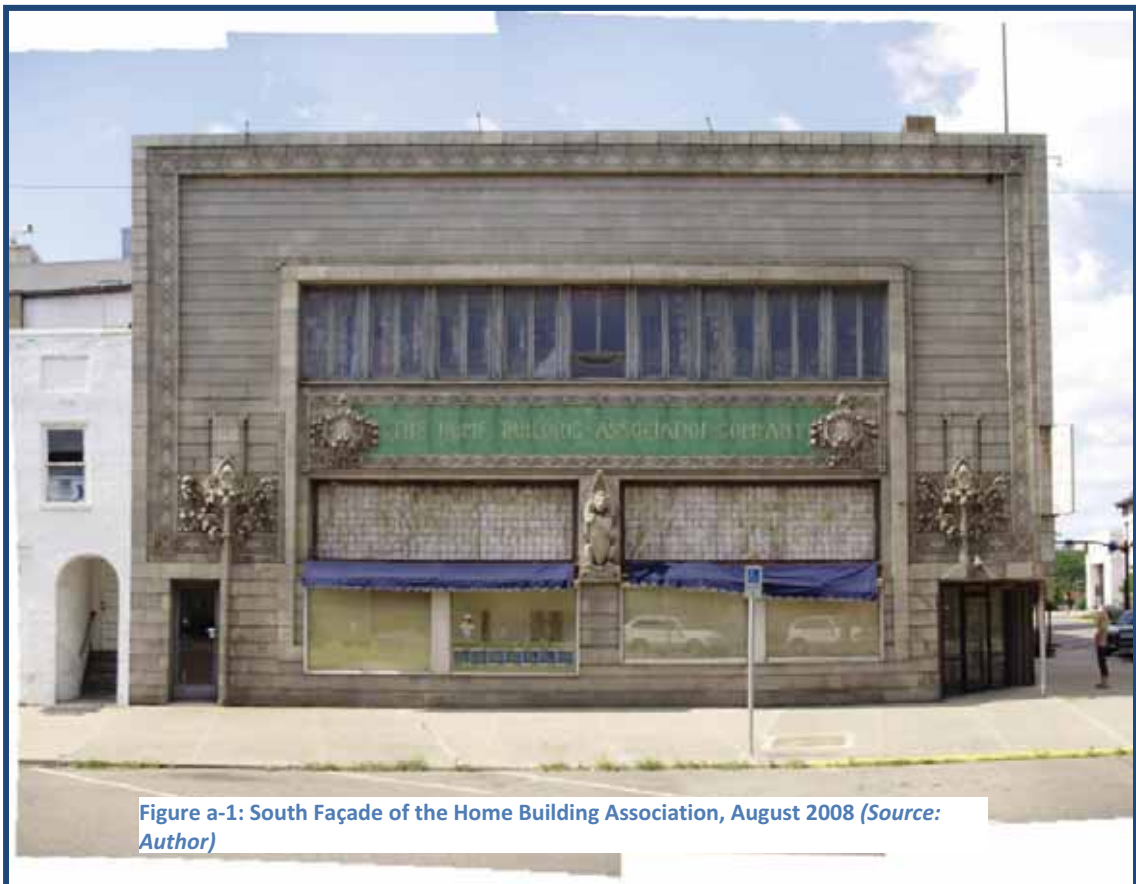


Figure a-1: South Façade of the Home Building Association, August 2008 (Source: Author)

artwork concealed and neglected.”¹ (Figure a-1) As she spoke to many in Newark, it became clear that the “Old Home” had just been the project that could not get started. With a long history, home to a mutual savings association, a bank, a butcher, a jewelry store, and an ice cream parlor, the building had many successive tenants. The last

¹ Edwards, Tiffany. "Structure of Elegance." Newark Advocate 24 Mar. 2008: A1.

tenant had left in the past few years, and the building had remained vacant, with an uncertain future. (Figure a-2)

This thesis researches the significance of the Old Home building. It researches the Home Building Association and Sullivan, and how they came together in Newark in



Figure a-2: East Façade of the Home Building Association, August 2008
(Source: Author)

1914. At the end of the 19th century, Sullivan had excelled at the great commissions for urban entrepreneurs. Projects like the Auditorium Building, the Wainwright Building, and the Guaranty Building. But even those projects had failed to rectify growing social inequity and despair in cities like Chicago. Sullivan had hope for rural America as his

second chance to reform American life. A mutual savings association, based on mutual trust and thrift, put forth the hope and ideals of Sullivan's conception of "Democracy." The Home Building Association was Sullivan's opportunity to design a new institution to reform American life like he had done at Owatonna and Cedar Rapids.

Sullivan came to Newark, Ohio at a time of great economic growth for the city. Once a sleepy agricultural town, Newark had grown with the arrival of the Ohio & Erie Canal and subsequently the Baltimore & Ohio railroad. Home to both the world's largest stove works and glass bottle works, Newark was more than just an agricultural town. It had more than 25,000 people by 1910. The Home Building Association understood that it was commissioning a project by America's premier architect. Sullivan's design included signature elements like elaborate terra-cotta, glass mosaics, stained-glass windows, and a palatial interior banking hall.

But as time passed, and the building aged interest subsided. In the 1960s a series of local articles in the Newark Advocate revisited the significance of the building. At that period of critical historical distance, many historians recognized the building as a significant place. But while professionals recognized the significance of the building, the view was not recognized by the general public.

While alterations from subsequent tenants have changed the building over time, it has remained fundamentally intact. Now, with a new owner, there is a new opportunity to preserve and re-use the Home Building Association Building. This thesis evaluates potential preservation and re-uses opportunities for the site, considering the

building's history, significance, and economic feasibility. These issues are considered in the context of the other Sullivan banks in the series. Understanding these challenges in a redevelopment project, the Home Building Association can again be a signature site in the city of Newark.

CHAPTER ONE: SULLIVAN'S SIGNIFICANCE

Louis Sullivan participated in American architecture during a period of dramatic change and development in American culture. During the post civil-war era in America, a period of dramatic technological and industrial change created new social institutions and new spatial differentiation across the American landscape. New cities, industrial buildings, and office buildings changed the form of American cities. Developing alongside this dramatic technological change was a significant romantic movement in arts and culture. As a relatively young nation, America began its early history with largely imported forms and conceptions of architecture and urban development. With the growth of America's physical and cultural infrastructure, American architecture began to move in ways independent of imported architectural form. During this era of technological change and cultural expansion, Louis Sullivan effectively contributed to the creation of a distinctly "American" architecture.

There are a number of well-detailed biographies of the life of Louis Sullivan. These biographies explain the generally accepted timeline of Sullivan's life. Sullivan was born in 1853 to an Irish Immigrant family in Boston. He spent most of his early life in Boston, and in 1872 Sullivan began his formal study at Massachusetts Institute of Technology (MIT) in architecture as a young man. At MIT Sullivan received formal training in drawing and architectural form. Then a design school headed by architect

William Ware. Sullivan's training at MIT emphasized drawing, classical orders, and the use of historic styles.²

Sullivan stayed at MIT for only a short time. He left in 1873 to join the office of Philadelphia architect Frank Furness. While working for Furness, Sullivan learned



Figure 1-1: Louis Sullivan (Source: Fisher Fine Arts Library, University of Pennsylvania)

Furness' approach to ornamental style. Furness was influenced by the quasi-scientific classification of ornament in Owen Jones' influential book The Grammar of Ornament.

Instead of following the MIT approach of pure historical forms, Sullivan joined Furness in

² Morrison, Hugh. Louis Sullivan: Prophet of Modern Architecture. New York, NY: W W Norton & Company, 1962: 31-5

effectively dismissing the language of strict historicism. Sullivan's tenure with Furness was brief, the economic panic of 1873 forced Furness to trim staff, and as a consequence Sullivan was forced to find a new job after only six months.³ (Figure 1-1)

After his brief period in Philadelphia, Sullivan left to work for William LeBaron Jenney in Chicago. Jenney was an architect noted for his success and experience in structural process and engineering. His tenure with Jenney was brief as well, as he left to study at the Ecole de Beaux Arts in Paris in 1874. Sullivan studied in Paris for two years at the Ecole. Using the methodology of the French school, Sullivan learned the process of the "equisse." This creative approach used a quick early sketch and then the student developed this early concept into a mature architectural project. Similar to the brief tenure with Furness and Jenney, Sullivan stayed only two years in Paris at the Ecole.⁴

When Sullivan returned to the United States from France he had a lengthy resume of brief experiences. He had studied at MIT, worked with both Frank Furness and William LeBaron Jenney, and had studied at the prestigious Ecole des Beaux-Arts in Paris. Most historians cite the influence of Furness' use of ornament, Jenney's experience with structure, and the methodology of the Ecole des Beaux-Arts as the beginnings of the overall trajectory of Sullivan's career. After he returned to the United States, relatively little is known about the period between 1875-1881 in Sullivan's

³ Twombly, Robert. Louis Sullivan: His Life and Work. New York, NY: Viking, 1986: 140-3

⁴ Louis Sullivan: His Life and Work: 74-5

career. Historians have explained that Sullivan found work in a number of different architectural offices, through relatively little is formally recorded from this period.

Most importantly, in 1881 Louis Sullivan joined the firm of Dankmar Adler in Chicago as partner. Sullivan was hired to be Adler's "façade designer" but he had an integral role that would develop in the firm's respective projects. As Sullivan joined Adler in 1881, a strong current of technological and social change was developing new unique American institutions. The growth of the large-scale corporation and an era of mass production and manufacturing required new architectural solutions. The rapid growth in communication networks allowed more efficient business transactions. The telephone had been introduced in 1876, and by 1881 a communication network spanned across the United States. In 1885, American Telephone and Telegraph (AT&T) incorporated. In 1880, the national population had grown by 30% over the previous decade, advancing America's population to more than 50 million. This evolution of the modern corporate structure, and increased demand for space drove the need for the modern office building, and the modern skyscraper.

Sullivan's home office in Chicago was located in the epicenter of rapid urban development. The downtown of Chicago required new technical and artistic solutions to accommodate new business development. The growth of Chicago business required increased scale and technical systems. These large institutions required new forms.

The office building had no easy architectural solutions. While most architects had dealt with two-, three-, and four-story retail buildings with offices and storehouses

above, the growth of large-scale business brought new complex programs and divisions, beyond just a simple two or three story retail store.

Sullivan's Career

Most of Sullivan's early projects with Adler were new homes for wealthy



Figure 1-2: Bloomfield Residence (Source: Fisher Fine Arts Library, University of Pennsylvania)

Chicagoans. These early houses had relatively little impact on Sullivan's career. But, many wealthy homeowners then contracted with the firm to design their respective office and industrial properties. This transition from residential design to urban commercial buildings would propel the growth of the firm. (Figure 1-2)

While most office buildings had been borrowing from historic precedent, Sullivan was interested in finding new social and institutional forms to build a new distinctly “American architecture.” Sullivan was frustrated with the use of sentimentality from historical forms as the sole solution for new construction.⁵ The development of large-scale American commercial architecture was new, and Sullivan did not see the use of



Figure 1-3: Marshall Field Wholesale Store (Source: Fisher Fine Arts Library, University of Pennsylvania)

the Victorian Picturesque as an adequate approach for this new institution.

While Sullivan worked with Adler, American architect Henry Hobson Richardson worked simultaneously to develop a uniquely “American” style. Experimenting with new forms, technologies, and materials Richardson worked to diminish the role of

⁵ Louis Sullivan: His Life and Work: 131

historic eclecticism and the “styles of the past.” A building that illustrated the outcome of this new direction in architecture was the Marshall Field Wholesale Store completed in 1887 in Chicago. This building was a large commercial block built to accommodate a growing scale of commercial activity in Chicago. The building included heavy rusticated masonry with cast-iron and wooden columns for support. As a whole the building severely diminished the role of historic ornament in composition. The large floor plates and general layout became a strong formula for warehouse and large-scale commercial construction. (Figure 1-3)

Like Richardson, Adler and Sullivan also completed large-scale urban commissions. One of the earliest and most notable of these was the Chicago Auditorium Building of 1886. (Figure 1-4) The building featured a complex program of



Figure 1-4: Auditorium Building (Source: Fisher Fine Arts Library, University of Pennsylvania)

theater, offices, and a hotel. Like Marshall Field, the building's exterior minimized the impact of architectural historicism. The Auditorium Building was technologically innovative and also featured a unique ornamental treatment by Sullivan. It was greeted with critical acclaim. The success of the Auditorium Building continued with the Wainwright Building in St. Louis of 1890. This building exemplified Sullivan's architectural philosophy with regard to the tall office building, or skyscraper. Following the Wainwright was the Guaranty Building in Buffalo of 1895. The Guaranty Building was the last project the two would work on together. In 1895 Adler left the firm to work in business. When the partnership dissolved Sullivan would enter a second phase of his career alone, taking a new direction.

Late Phase

Concurrent with the split with Adler, by the early 20th century Sullivan had grown skeptical of the urban entrepreneur, and the emergent urban socio-economic climate. This is reflected in many of his theoretical writings completed during the latter half of his career. Many of the wealthy Chicagoans and corporations with whom Sullivan worked had experienced great economic growth, but from this growth came social cost.

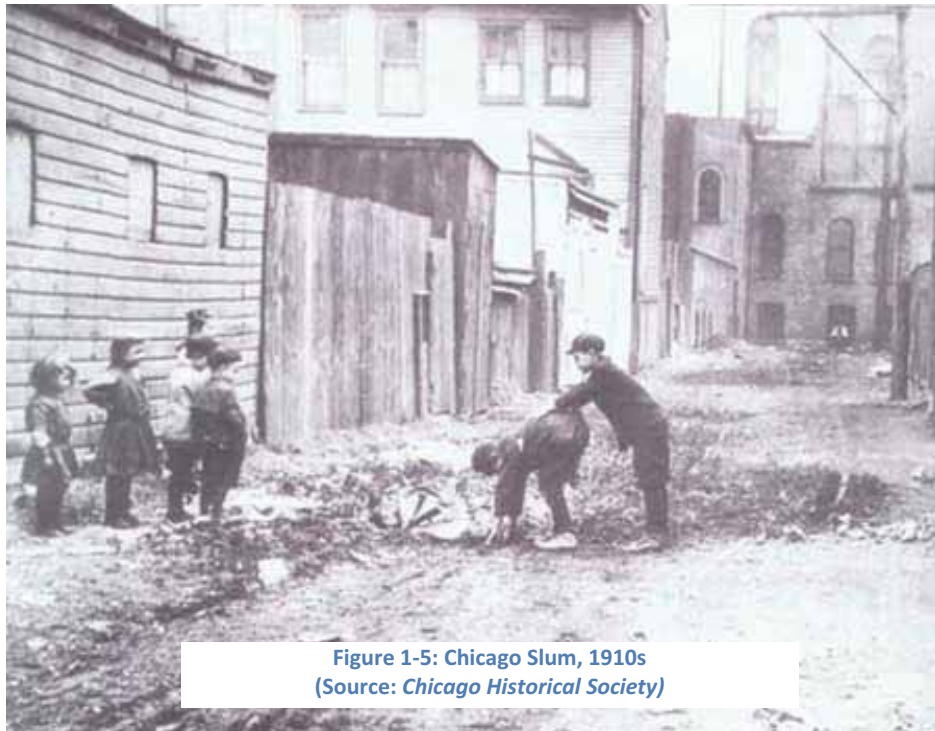


Figure 1-5: Chicago Slum, 1910s
(Source: *Chicago Historical Society*)

Reformers criticized the social and environmental costs of concentrated urban capitalism. In 1906, Upton Sinclair published his landmark political novel The Jungle. Set in Sullivan's Chicago, Sinclair railed against working conditions and the political structure which marginalized many of Chicago's working class residents. American public opinion fueled a great number of regulatory acts aimed at social and economic reforms. (Figure 1-5) In 1906, Congress passed the Pure Food and Drug Act in addition to

the Meat Inspection Act. By 1911, Congress has disbanded Standard Oil as part of the Sherman Antitrust Act, marking a contraction of unbridled corporate growth.

Expressed in his latter writings, Sullivan's philosophy had expanded beyond pure architectural form. Sullivan explained that he saw a social structure that divided society into two types of environments. Sullivan saw the first as "Democracy," a social and economic environment based on trust and mutual benefit, an openness and general common attitude that would support an egalitarian and trust-based society. With respect to architecture, Sullivan saw architecture as merely an activity among the other expressive components of a society like art, music, literature, dance, etc. A democratic society lived in concert with nature. Because Sullivan saw architecture as directly linked to the social characteristics of free expression in a democratic society, a "democratic" building was an honest expression.

Sullivan saw the antithesis of Democracy as "Feudalism." Feudalistic society was based on hypocrisy and distrust. Feudalism thrived on conflict and a rejection of nature. Large-scale corporatism and inequality would be characteristic of a feudalistic society as Sullivan saw it. Machine politics and social inequity in Chicago were a kind of urban feudalism.

Architectural Philosophy

Sullivan's most publicized theory, and often incorrectly reduced to "form follows function," requires an adequate understanding of a broader view of form and function from Sullivan. Sullivan admired nature and the natural world. He immersed himself in

the writings of botany, evolution, and natural science. Most Sullivan scholars cite an excerpt from Kindergarten Chats, specifically Chat 28 where “the master,” Sullivan’s character, explains to the student:

I have taken you to Nature to show you how our moods parallel her moods; how her problems parallel our problems; and to bring you directly to the one unfailing source, the visible effect of creative energy, that you may find there, now and evermore, the key to solutions; to make plain to you what man may read in Nature’s book, to the end that her processes may be our processes; that we may absorb somewhat of her fertility or recourse, her admirable logic, her progression from function into form.⁶

This passage is a concise and illuminating look into Sullivan’s guiding theory. In nature, Sullivan sees the creative energy and spirit, a source of evolution and development.

Sullivan prided himself in approaching design and programmatic challenges by reducing them to simpler and more direct terms. Sullivan did not espouse a functional determinism of the European interpretation. He instead saw form as speaking to broader institutional functions. The new institutions of the urban entrepreneur, the department store, and the rural bank were functions which Sullivan interpreted into forms.

Expanding from the broader view of form and function, the role of ornament was clearly outlined by Sullivan in his writing Ornament in Architecture published in 1892. Sullivan saw ornament as an important supporting role in architecture.

Ornament could be used to clarify a building’s purpose, and soften a building’s façade. It was a form of individual expression. Ornament could enhance a building’s existing

⁶ “Kindergarten Chats” in Twombly, Robert, ed. Louis Sullivan: The Public Papers. Chicago, IL: University of Chicago P, 1988: 26

qualities. It should share a unitary theory in concord with the overall architectural plan.

Sullivan understood ornament as:

To my thinking, however, the mass-composition and the decorative system of a structure such as I have hinted at should be separable from each other only in theory and for purposes of analytical study. I believe, as I have said, that an excellent and beautiful building may be designed that shall bear no ornament whatever; but I believe just as firmly that a decorated structure, harmoniously conceived, well considered, cannot be stripped of its system of ornament without destroying its individuality.⁷

Sullivan put forth that ornament must be well-thought out, and could not look “stuck on.” He wrote:

[...] yet it should appear, when completed as though by the outworking of some beneficent agency it had come forth from the very substance of the material and was there by the same right that a flower appears amid the leaves of its parent plan. Here by this method we make a species of contact, and the spirit that animates the mass is free to flow into the ornament—they are no longer two things but one thing.⁸

Ornament was a part of the unitary force flowing through a building’s design. This complex passage illustrates Sullivan’s unitary theory of form and ornament. Ornament worked with structural elements to articulate entrances, windows, and decorative features. Sullivan used borders, patterns, and features to achieve this enriching goal.

During this transitional period during the latter half of his career, Sullivan wrote an article for a leading Arts and Crafts magazine in 1906, The Craftsman. The Craftsman, headed by noted designer and furniture-maker Gustav Stickley was largely driven by the

⁷ “Ornament in Architecture” in Twombly, Robert, ed. Louis Sullivan: The Public Papers. Chicago, IL: University of Chicago P, 1988: 81.

⁸ “Ornament in Architecture” in Louis Sullivan: The Public Papers : 83.

imported model of the English Arts and Craft Movement. This movement, led by Charles Renee Macintosh, elevated the role of the artisan and the craftsman. In an increasingly industrial and technological age, the Arts and Crafts movement sought to re-assert the role of art in everyday life. This included architecture, furnishings, and everyday wares. In this article, Sullivan explained his general philosophy regarding building and construction, and its broader application to society and community:

Through the past and the present, each building stands as a social act. In such act we read that which cannot escape our analysis, for it is indelibly fixed in the building, namely, the nature of the thoughts of the individual and the people whose image the building is or was.⁹

Sullivan's words offer insight into how he interpreted and regarded the built



Figure 1-6: Interior of National Farmer's Bank (Source: Fisher Fine Arts Library, University of Pennsylvania)

⁹"What is Architecture?" in Twombly, Robert, ed. Louis Sullivan: The Public Papers. Chicago, IL: University of Chicago P, 1988:175

environment. (Figure 1-6) He saw the social, economic, and political forces surrounding a building as important in the same way the built fabric was. Sullivan encouraged an attitude of historical contextualism. Most importantly, Sullivan's writings in The Craftsman reinforce the maturation of his overall philosophy. "I have always regarded Architecture, and still so regard it, as merely one of the activities of a people, and as such, necessarily in harmony with the others."¹⁰ In these writings he is more direct. Sullivan's writings in the latter phase are mature, and his transition to rural banks, beginning with Owatonna, Minnesota in 1906 allowed Sullivan to link design, function, materials, and philosophy into a "modern architecture" for a "modern people."¹¹

Using integrated arts and crafts design Sullivan relied on a team of draftspeople and designers. These included George Grant Elmslie, Louis Millet, and Kristan Schneider. Each worked on individual aspects of the designs: Elmslie on architecture, Millet on murals, and Schneider on terra-cotta. Working together, this team of artisans translated Sullivan's designs into total works of art. In designs, they used Craftsman details including quarter-sawn oak paneling, hammered finishes, desks, reception features, stained-glass, and metalwork.¹²

¹⁰ "What is Architecture?" in Louis Sullivan: The Public Papers: 178

¹¹ "Artistic Brick" in Twombly, Robert, ed. Louis Sullivan: The Public Papers. Chicago, IL: University of Chicago P, 1988: 202

¹² Weingarten, Lauren S. Louis H Sullivan: The Banks. Boston: MIT P, 1990: xv

Sullivan's philosophy and approach to banking was clearly outlined in an article he wrote about the People's Savings Bank in Cedar Rapids, Iowa in 1912. (Figure 1-7) Sullivan explained that he used "simple lines" and "plain surfaces" to create a dignified building. The People's Savings Bank had a clearstory above the main banking hall, allowing natural light into the banking hall. Sullivan referenced the simple rectangular plan, which was clearly reflected on the exterior of the rectangular building. He described the

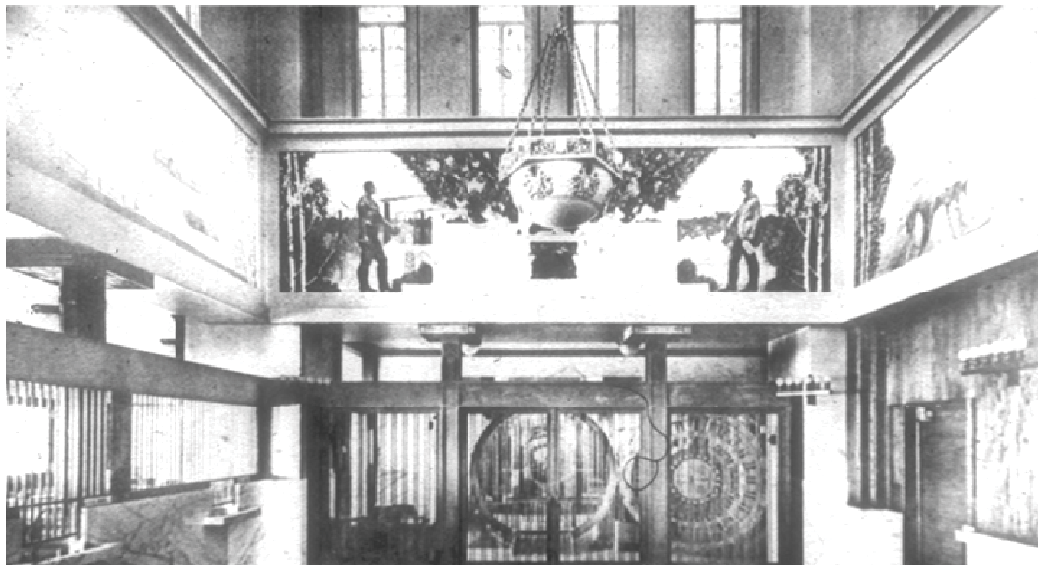


Figure 1-7: People's Savings Bank Interior (Source: Fisher Fine Arts Library, University of Pennsylvania)

building as "a logical outcome of the plan, the building being designed from within, outward, the prime governing being utilitarian—that is, an effort was made to secure a banking layout especially adapted to its class of business, and which should be, as nearly as possible, an automatically working machine."¹³

¹³ "Lighting the People's Savings Bank" in Twombly, Robert, ed. Louis Sullivan: The Public Papers. Chicago, IL: University of Chicago P, 1988: 206-7

The interior banking room was palatial. In contrast to typical banks, in which tellers were held in metal cages and vaults to protect depositors and tellers, Sullivan emphasized that his plan was “democratic.” He explained that the hall encouraged openness between bank officers, staff, and customers.¹⁴ Criticizing neo-classical banks Sullivan wrote, “The general effect is attractive and inviting, all repellant aspects of mystery, reserve, dullness and frigidity...being carefully eliminated, and the social fact brought into prominence that banking is a function of society and not a secluded mystery apart from the people.”¹⁵ Similar to Owatonna, Sullivan featured murals by artist Louis Millet illustrating the relationship between the People’s Savings Bank and its rural Iowa customers.

The People’s Savings Bank and Sullivan’s own writing reflects the convergence of Sullivan’s respective philosophies of “form follows function,” democratic architecture, and custom solutions:

The philosophy ever present throughout the plan and design of this structure is expressed in the formula, form follows function. This law is universal. It applies not only to things organic and inorganic, but to every phase of human thought and activity. And inasmuch as men create in the image of their thoughts the validity of their creations is subject to the acid test of this law. Supplemental to the above is the following-namely, every problem contains and suggests its own solution-which means that one is to seek and find the solution within the problem itself under the general law above given. All our problems are modern and of ourselves; therefore all our solutions must be of our day and of ourselves-by and for ourselves.¹⁶

¹⁴ “Lighting the People’s Savings Bank” in Louis Sullivan: The Public Papers: 207

¹⁵ “Lighting the People’s Savings Bank” in Louis Sullivan: The Public Papers: 207

¹⁶ “Lighting the People’s Savings Bank” in Louis Sullivan: The Public Papers: 208

The People's Savings Bank illustrates Sullivan's approach to design, reducing the design problem to simple and direct terms.

The Origins of the Banks

Art Historian Lauren Weingarten has written the most extensively about the series of Louis Sullivan banks. In her book, Louis Sullivan: The Banks she presents a panorama of each of the banks in the Sullivan family. Her work presents a counter-point to most traditional art historians who see Sullivan's banks as "late works" paling in comparison to the heroic urban skyscraper. She makes a number of important points, but emphasizes "Foremost among these latter features are architectural and decorative polychromy; the formal unity of ornament, mass, and structural elements; the contextual relationship between the banks and their settings; and the "democratic" meanings Sullivan attributed to his functionalist layouts."¹⁷ Her analysis is well grounded in Sullivan's own writings.¹⁸

¹⁷ Louis H Sullivan: The Banks: xv

¹⁸ Weingarten has written extensively on Sullivan's chromatic and ornamental theories. See Weingarten, Lauren S. "The Colors of Nature: Louis Sullivan's Architectural Polychromy and Nineteenth-Century Color Theory." Winterthur Portfolio 20 (1985): 243-60.

Sullivan's first bank is perhaps his most well-known, the National Farmer's Bank in Owatonna, Minnesota. (Figure 1-8) Sullivan began work in 1906, and by 1908 the bank was ready to open to depositors. The bank featured "tapestry brick," terra-cotta ornament, and a green-glaze border. The base of the bank featured large cut stone blocks. Above the blocks was a large arch, with a green stained-glass window. The

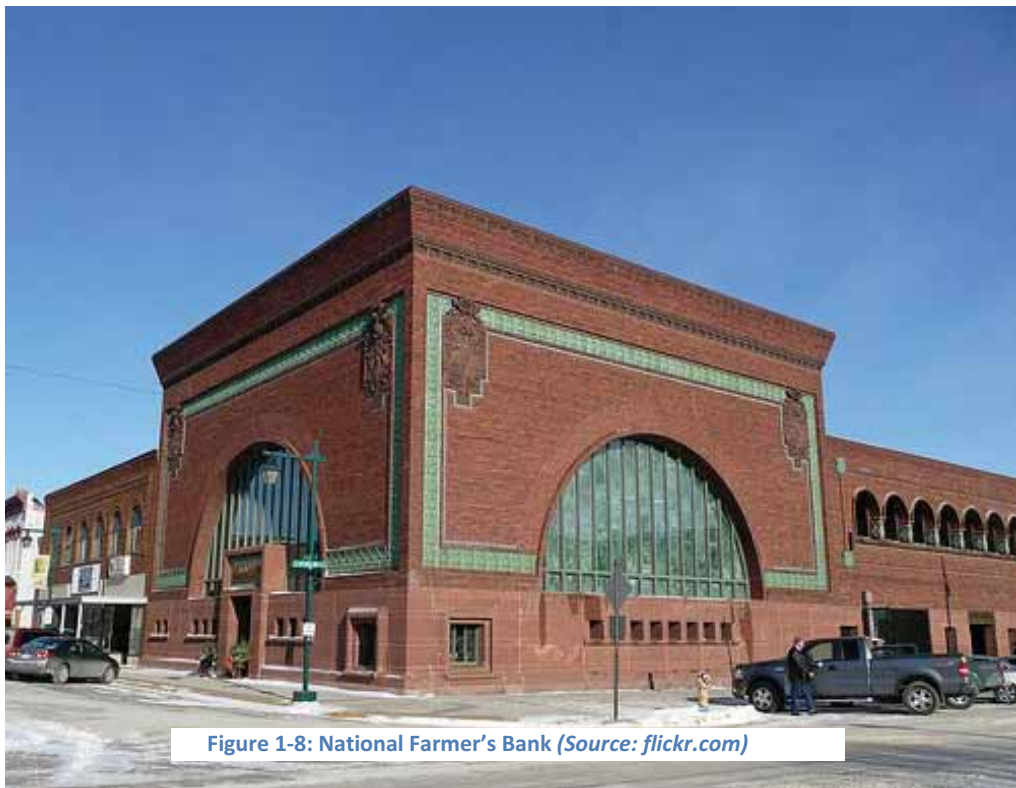


Figure 1-8: National Farmer's Bank (Source: flickr.com)

building was completed with a lighter cornice. The interior featured rich borders, metalwork, and craftsman décor. The bank also featured modern innovations like natural light and air circulation. Its offices were organized around a central banking hall, distinguishing the customer and the depositor as the central part of the bank. The bank

was well received by the local population. It was seen as a “model bank” that featured heavy masonry, exquisite design, and a feeling of safety.¹⁹

Popular acclaim and praise of the individual banks followed each commission. Newspapers and popular media praised each of Sullivan’s banks as a “magnificent advertisement for the city...better than anything done in Chicago or New York.”²⁰ An image of modern and progressive banking accompanied feelings of civic boosterism and home-grown sophistication. Sullivan’s “democratic plan” was promoted in an issue of The Bankers Magazine in 1912. A widely-circulated publication among banks across America, bank executives read about Sullivan’s understanding and interpretation of modern banking needs.²¹ (Figure 1-9) Merging artistic expression with technological innovations, Sullivan’s banks were seen as pragmatic solutions. Stained-glass, fresh air, open plans, and natural light all contributed to a fresh progressive feeling of Midwestern banking.

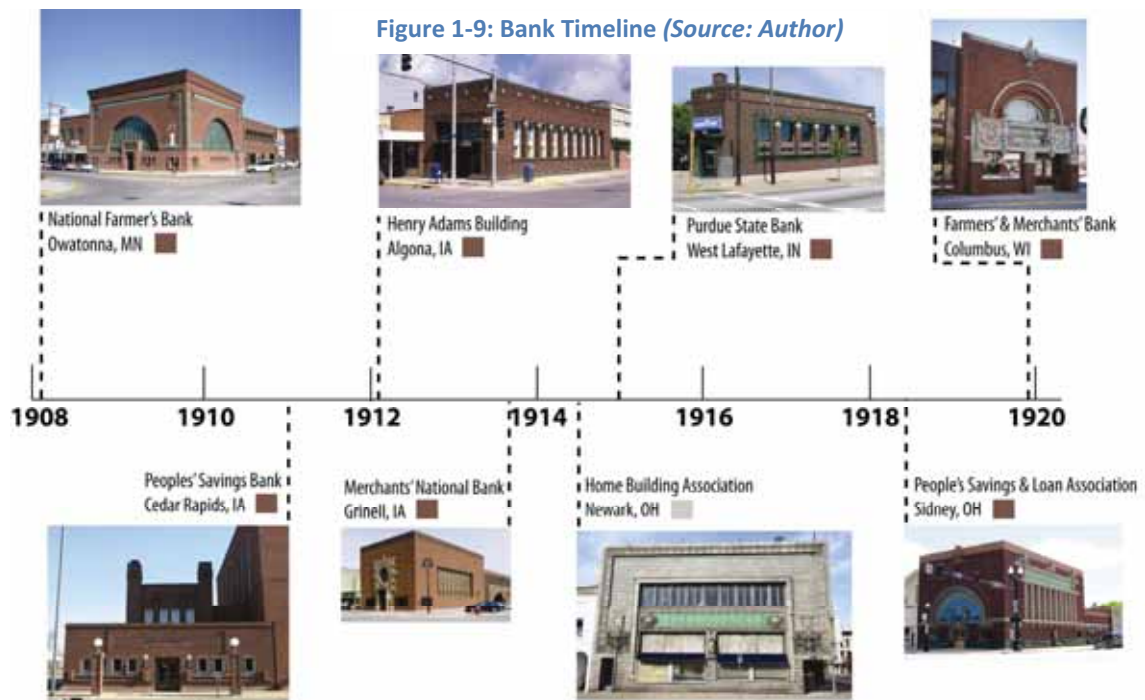
¹⁹ Louis H Sullivan: The Banks: 59-60

²⁰ Louis H Sullivan: The Banks: 72

²¹ Louis H Sullivan: The Banks: 80

Critical Scholarship

The first architectural historian to write from a critical distance on Louis Sullivan was Hugh Morrison in his work Louis Sullivan: Prophet of Modern Architecture. Writing in 1935, Morrison sees Sullivan as just that, a prophet. Writing from a critical distance of the influential Columbian Exposition, and the triumph of historicism in neo-classical and other historical forms, Morrison writes with a sense of longing. Morrison has an



adoring view of Sullivan as a fallen hero, forgotten as American Architecture slid back into the comfortable vocabulary of historicism. He sees Sullivan as a missed opportunity, regarded as a freak and genius.²² Morrison critiques the romantic language of architecture as too intense and the scientific as too literal.²³ His book details the general chronology of Sullivan, his work and life, and his dealings with

²² Louis Sullivan: Prophet of Modern Architecture: 263

²³ Louis Sullivan: Prophet of Modern Architecture: 265

architectural clients. The general theme is that Sullivan broke away from 19th century eclecticism and architectural historicism. Morrison sees American Architecture as heading towards two divergent paths: technological progress and cultural romanticism. Sullivan negotiated these two divergent trends by reducing a program to its simplest and most universal terms. Sullivan did not have a set style; he instead outlined a way of thinking: reducing a program to simpler terms, and approaching architectural form as emergent from a building's inherent function.²⁴

Historian David S. Andrew offers a more postmodern critique of Sullivan. In Louis Sullivan and the Polemics of Modern Architecture: The Present Against the Past, Andrew extends Morrison's general chronology further, with a far more critical eye of Sullivan. Published in 1985, Andrew saw Sullivan as a private and eccentric man, in many ways limited by his own personal shortcomings. These included his own ego, impulsiveness, and inflexibility.²⁵ Andrew is also critical of Sullivan's buildings, citing that at times individual projects didn't seem to integrate the relationship between architecture and broader culture. In this respect Andrew sees Sullivan's high level of interest in his own individual ornamental style as divergent from his views of Architectural form. He sees these are disjointed and divergent.²⁶ His strongest criticism is Sullivan's admiration of the ascendancy of technology. Andrew also shares Morrison's tension between technology and sentimentality. While writing architectural theory

²⁴ Louis Sullivan: Prophet of Modern Architecture: 280

²⁵ Andrew, David S. Louis Sullivan and the Polemics of Modern Architecture: The Present Against the Past. Urbana, IL: University of Illinois P, 1985: 136

²⁶ Louis Sullivan and the Polemics of Modern Architecture: The Present Against the Past: 136

grounded in nature and humanist culture, Sullivan also took a high level of interest in the technological change of the late 19th century.²⁷ This privileging of ephemeral technology over more timeless human values detracts from his naturalistic and humanist architectural theory.

Historian Robert Twombly took yet another approach with Sullivan. Twombly saw Sullivan as an architect who mastered two building typologies, the urban skyscraper and the rural bank. With these institutions as well as other commissions, Sullivan made an impact to redirect and shape the path of American Architecture. Twombly saw Sullivan as a successful reformer, changing American life.²⁸ In terms of Sullivan's classification of feudalism and democracy in American Life, Twombly understands feudalism to be a bureaucratic system of distrust, suppressing the creative spirit. He saw democracy as a path to unleash this creativity through the human spirit.²⁹ Twombly understood Sullivan's admiration of nature and evolution as a democratic environment where flora and fauna competed as their functions took form over time. It was important to note that Nature was not "egalitarian," but created an arena where creative spirit, innovation, and hard work were rewarded.³⁰ This is an important observation which helps to understand Sullivan's overarching philosophy. Twombly recognized that Sullivan's rhetorical styles at times read as patronizing and overly didactic. Sullivan presented himself as an enlightened teacher and philosopher,

²⁷ Louis Sullivan and the Polemics of Modern Architecture: The Present Against the Past: 136

²⁸ Louis Sullivan: His Life and Work: xiv

²⁹ Louis Sullivan: His Life and Work: xv

³⁰ Louis Sullivan: His Life and Work: xvi

educating the reader in Kindergarten Chats. Twombly effectively explains that Sullivan was not advocating a democracy of equal rewards, but instead an atmosphere where the creative spirit and hard work was rewarded.³¹ In total, Twombly saw Sullivan's Architecture and use of Ornament as a way "to bring physical beauty to ugly buildings, to insert spirituality into an amoral marketplace, and to make the industrial city a humanely nourishing place to live. Its very existence was a critique of the way things were."³²

Sullivan's transition to small town banking was an architect's second chance at again reforming American life. As urban America became engulfed in an environment of greed and distrust, Sullivan would turn to more egalitarian small-town America for new opportunities. In the agricultural towns of the Midwest, built on *gemeinschaft*,³³ strong personal relationships, strong family ties, loyalty, and mutual associations Sullivan would get his second chance.

³¹ Louis Sullivan: His Life and Work: xiv, xxi

³² Louis Sullivan: His Life and Work: xxi

³³ This term comes from the German Sociologist Ferdinand Tönnies' work, Community and Civil Society.

CHAPTER TWO: HISTORY OF NEWARK, OHIO

Newark, Ohio rests in the rolling southeastern hills of the state of Ohio. (Figure 2-1) The history of modern-day Newark begins in the late 18th century. The area was first settled by two families, Hughes and Ratcliffe, in 1798. Early settlers concentrated on



farming and hunting in the area, and relatively little development followed these initial settlers. (Figure 2-2) Newark's early families were mostly east-coast residents who relocated to farm the newly developed Midwest, set forth by the Northwest Ordinance of 1787. This act of the Congress of the Confederation of the United States organized the new territory surrounding the Great Lakes for future settlement.

The town was formally laid out as a grid by General William Schenck in 1802 into 25 blocks³⁴ In the center was a public square of four acres. This design is common in many Ohio towns such as Cleveland, Medina, Columbus, and others. In the present-day square rests the Licking County Courthouse. After this period of initial settlement, more Eastern settlers and families relocated to farm the area around Newark, and Newark began to



Figure 2-2: Newark during the 1840s (Source: *Ohio Historical Society*)

receive regular mail service in the 1810s.³⁵ It was not until the 1820s that Newark began a period of rapid economic growth. National expansion had promoted transportation and commercial development throughout the Northwest Territory. Ohio was positioned

³⁴Brister, E. "The City of Newark Ohio and Licking County Ohio, Historically Considered." *Ohio Magazine* July 1907: 35-42

³⁵ *History of Licking County, Ohio its Past and Present*. Newark, Ohio: A A Graham & Co, 1881: 166

with Lake Erie, part of the system of Great Lakes to the north, and the and the navigable Ohio River to the south. (Figure 2-3) Throughout the central part of the state was a vast area of farmland. This rich resource was landlocked in the central area of the state, and this made it difficult to export goods to centers of demand in the eastern United States.

Figure 2-3: Map of the Canal System (Source: Ohio Historical Society)



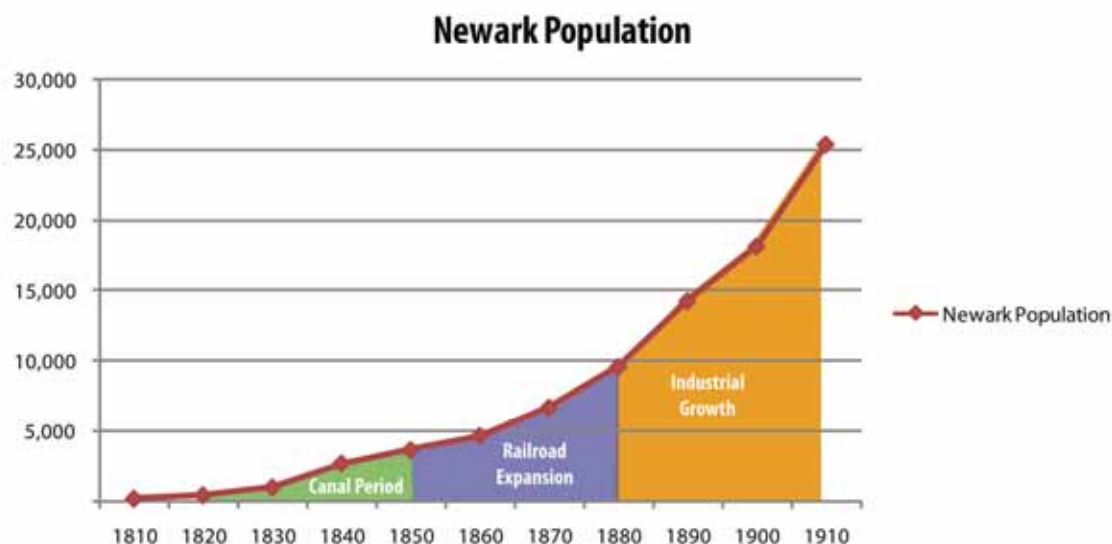
In 1825, the National Road from Cumberland, Maryland to Jefferson City, Missouri was completed through Newark, offering an east-west overland connection to commerce.³⁶

In support of economic growth, the Ohio state government approved a massive public works project to link the Great Lakes and Lake Erie with the Ohio River, effectively

³⁶ "The City of Newark Ohio and Licking County Ohio, Historically Considered." *Ohio Magazine* July 1907: 36

exporting agricultural goods to other markets. The Ohio & Erie Canal as it was to be known would be a massive public undertaking. On July 4, 1825 the state celebrated the groundbreaking at one of the highest points on the canal system, just a short distance away from Newark.³⁷ When the canal was completed it would include a series of locks and cuts which would extend more than 300 miles across the state. The completion of the canal was a windfall to commerce and farming exports in the region. Before the

Figure 2-4: Population Growth (Source: Author)



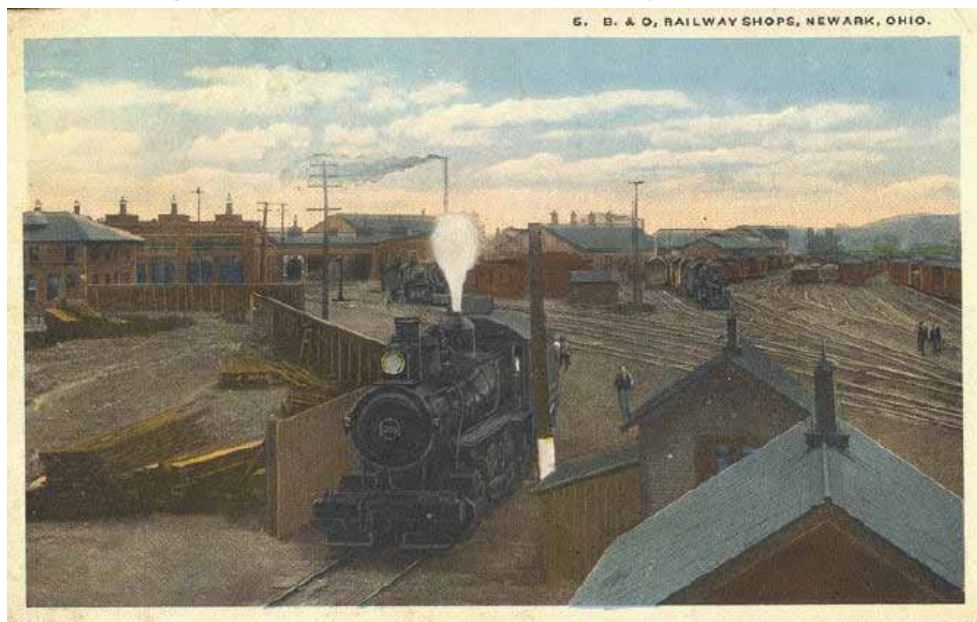
canal existed, wheat sold for 25 cents per bushel. With the arrival of the canal and expansion of the market, wheat prices soared to more than one dollar per bushel. This rapid influx of commerce and wealth would fuel Newark's initial growth for two decades.³⁸ (Figure 2-4) While the Ohio Canal gave Newark its start as a center of commerce and agricultural trade, the arrival of the Baltimore & Ohio railroad in 1855 would further develop this urban center. Between 1852 and 1872 the construction of

³⁷ History of Licking County, Ohio its Past and Present, 258-9

³⁸ History of Licking County, Ohio its Past and Present, 258-9

new railroad routes would link Newark with new markets. The railroad was much faster and more efficient than overland wagon and canal travel, and this new link promoted rapid development in manufacturing and commerce.³⁹ (Figure 2-5) As these connections were completed, Newark's population grew dramatically. From 1802-1810 there were relatively few buildings, mostly of log construction housing an estimated population of 200 people. By 1820 Newark had a population of 450. By 1860, nearly 6,750, and by

Figure 2-5: The B&O Locomotive Works (Source: epodunk.com)



1900 the population had grown to more than 18,000 people.⁴⁰

A promotional article from a 1906 issue of Ohio Magazine looked back to Newark's history, and summarized the economy and purpose of Newark clearly:

Newark's prosperity is due [...] to several natural causes namely: The rich agriculture country that surrounds Newark; the great abundance of natural gas that has been developed here [...] the excellent railroad and other shipping facilities [...] and the fact that Newark has always had live and enterprising

³⁹ "The City of Newark Ohio and Licking County Ohio, Historically Considered": 39

⁴⁰ "The City of Newark Ohio and Licking County Ohio, Historically Considered": 41

citizens, who pushed the town and labored together in harmony for its material and other advancement.⁴¹

The article also detailed the local economic landscape of Newark including more than forty large industries. These included companies like the Newark Machine Works, Locomotive Works of the Baltimore & Ohio Railroad, the Everett Glass Works, and Wehrle Stove Works. These were major heavy industrial sites and employed large numbers of people more than 3,000 people worked at the Stove Works alone. Newark had both the largest stove works in the world and the largest glass-bottle factory in the world. These large industrial plants paid high wages to Newark residents. For example, the Baltimore & Ohio Railroad works at Newark made a monthly payroll of \$142,000; inflation-adjusted for 1909 this was more than \$3.2 million dollars a month, \$38 million dollars per year. Estimating for 800 employees, this is an annual salary of \$47,500.⁴²

Ohio Magazine explained:

Its vigorous and healthful growth indicates a strong vitality. It possesses every material necessity for the comfort of its people. It produces more than it consumes. It has a diversity of manufacturing interests that gives it a supreme advantage over towns that are largely dependent upon the success of one or two large enterprises.⁴³

These major industries employed residents who banked and saved in Newark financial institutions. They bought homes and participated in local commerce. Ohio Magazine wrote:

⁴¹ "The City of Newark Ohio and Licking County Ohio, Historically Considered": 41. Inflation adjusted to 2008.

⁴² "The City of Newark Ohio and Licking County Ohio, Historically Considered": 41, C. H. Spencer, "Industrial Newark," Ohio Magazine July 1907: 63

⁴³ "The City of Newark Ohio and Licking County Ohio, Historically Considered": 39

To carry on successfully the great manufacturing, commercial, and agricultural enterprises of a city and county like Newark and Licking County, Ohio, it is necessary to have sound, well managed financial institutions.⁴⁴

With this economic growth Newark had 16 financial institutions, with gross assets of \$6,529,336, inflation adjusted to \$148,922,019. This was substantial for an area with the

⁴⁴ Norpell, Carl. "Financial Institutions of Newark and Licking County." Ohio Magazine July 1907: 61

population of Newark.⁴⁵ By 1909, Newark's financial institutions were expanding, renovating, and constructing new headquarters. The Newark Trust Company, founded by merger in 1903, had just completed a ten-story tower in downtown Newark, the highest building in the city.

During this period from 1900-1909 Newark's financial institution had undergone a great period of growth and expansion. (Figure 2-6) Ohio Magazine explained, "all of these institutions have recently remodeled their banking houses, fitted them up beautifully and luxuriously and equipped them with the most modern and up to date fire and burglar proof safes, and all are doing a flourishing business."⁴⁶



The institution of primary interest for this thesis, the Home Building Association, known popularly as "the Old Home," was the oldest in Licking County. Founded in 1880,

⁴⁵ "Financial Institutions of Newark and Licking County" Ohio Magazine July 1907: 61

⁴⁶ "Financial Institutions of Newark and Licking County" Ohio Magazine July 1907": 63

the company's first statement claimed approximately \$6,000 in deposits. By 1906 its annual statement had deposits of more than one million dollars. Inflation-adjusted to 2007, the Old Home had more than 22 million dollars in deposits.⁴⁷ The Association had recruited many prominent men of Newark as executives. One was Joseph Wehrle, of the Wehrle Stove Works.

The primary focus of a home building association is to finance mortgages for depositors. The concept originated in the United Kingdom in 1810, where societies were chartered for the mutual benefit of all members. These institutions emphasized the benefits of all members, rather than corporate gain. The first of these mutually beneficial organizations to be founded in the United States was the Philadelphia Savings Fund Society in 1815.⁴⁸ Instead of a commercially chartered bank, focused on large depositors for corporate profit, the mutual depended on individual small depositors. These organizations were originally founded as a way to relieve urban poverty, introducing thrift and savings to the working urban poor. Small savings deposited every week could grow over time and enjoy safety in an institution rather than cash hidden in a closet or under a mattress.⁴⁹

Following the mutual savings society, the first building and loan association was also chartered in Pennsylvania in 1831. Here, members met monthly to discuss common savings, organizational issues, and issue mortgages for members to purchase homes.

⁴⁷ "Financial Institutions of Newark and Licking County" Ohio Magazine July 1907

⁴⁸ Tucket, David M. The Decline of Thrift in America: Our Cultural Shift From Saving to Spending. New York, NY: Praeger, 1991: 39-41

⁴⁹ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 43-4

Different from a mutual savings bank, a home building association invested all of its deposits in home mortgages issued to its members. The concept worked because mortgages were considered stable investments. A member with a mortgage paid the association a fixed rate over a long period of time, and the association enjoyed security with a deed to the property in the event of a default, if a member could not satisfy a mortgage. As mortgages were satisfied with interest, the institution could then issue new mortgages to other members with the newly-available capital. Because the association emphasized mutual benefit rather than corporate gain it could offer lower interest rates for member mortgages than a commercial bank. In theory, after all members had satisfied their mortgages the institution was disbanded.⁵⁰

Both building associations and mutual savings institutions spread across urban areas and into the Midwest. By 1862, there were 278 mutual savings institutions, and this number ballooned to 674 by 1875.⁵¹ While most institutions were centered in the urban East, the mutual savings banks in the Midwest were relatively sparse; only 19 existed in the Midwest by 1900.⁵² Building societies saw an important regulation change in 1880, allowing a building and loan association to function like a mutual savings bank. Instead of disbanding when all members had satisfied their mortgages, the building and loan association could exist in perpetuity, functioning like a mutual savings bank.⁵³ By 1900, seven percent of all American savers deposited their savings in a building

⁵⁰ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 50

⁵¹ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 44

⁵² The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 44

⁵³ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 50

association or society.⁵⁴ And by 1916, there were 630 mutual savings institutions (including building societies) and 1,629 commercial savings banks.⁵⁵

The Home Building Association Company of Newark adopted a model which allowed those who worked in Newark's industries to finance their own homes by issuing mortgages to buyers. Residents made monthly payments on their mortgages, eventually



Figure 2-7: A postcard of the corner of 2nd and Main Street before 1914 (Source: epodunk.com)

purchasing their own homes. Newark's manufacturing and commercial growth allowed the Home Building Association to issue mortgages with relatively little risk. The financial growth of Newark had fueled a great degree of construction of new homes. When the company sought a new headquarters in 1911, executives may have read about Louis Sullivan's success with small-town banks including his most-famous National Farmer's Bank in Owatonna, Minnesota featured in The Bankers Magazine. Executives may have

⁵⁴ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 50

⁵⁵ The Decline of Thrift in America: Our Cultural Shift From Saving to Spending: 53

read about Louis Sullivan in other contemporary publications like The Craftsman and Inland Architect. Like the Newark Trust which had just completed its ten-story skyscraper, the Home Building Association would complete its new signature headquarters on one of the most prominent corners in Newark at Public Square, Second and Main, just across from the Licking County Courthouse. (Figure 2-7)

CHAPTER THREE: CONSTRUCTION & RECEPTION

The Home Building Association announced its selection of Louis Sullivan as architect to the general public on March 30, 1914. In only two paragraphs, the reporter for the Newark Advocate wrote, "The architect who has been selected to draw the plans for the Home Building Association to be erected at the City Drug Store corner, West and Third streets is Mr. Louis Sullivan of Chicago, a man who has a national reputation for building."⁵⁶ Construction on the project would take nearly a year, and the day before the grand opening the Home Building Association took out a half page ad on August 24, 1915 inviting the general public to attend.⁵⁷ The ad read:

We believe the completion of our new building is an event of more than passing interest and of deep significance. Other buildings may represent the success or enterprise of an individual. But the New Home of this "Old Home" Building Association Company is a tangible proof of an entire city. Thirty-five years ago this Association was conceived in a spirit of helpfulness. Purely mutual in its character, organized and operated solely in the interests of its members, it has helped thousands of people to save and has loaned these savings for the building of homes...To meet the necessities of the large and growing business attracted here by our conservative methods, we have been obliged to erect our new building, specially planned for the convenience and comfort of our customers and for the handling of their business. Standing on one of the most prominent corners in Newark this new building is an evidence of what thrift and saving have already accomplished and we hope and believe it will prove an inspiration to further effort by our old friends and serve to bring the benefits and enlarged service of this mutual company to thousands of new friends.⁵⁸

This heartfelt and aspirational advertisement explained the value of mutual savings, thrift, and common goals to the people of Newark, and linked the opening of the new building with these values.

⁵⁶ "Architect is Selected for New Building." Newark Advocate 30 Mar. 1914.

⁵⁷ I was unable to find any articles about the progress of construction in the Newark Advocate.

⁵⁸ "New Building." Advertisement. Newark Advocate 24 Aug. 1915.

The public response and attendance was very positive at this grand opening. The Newark Advocate reported on the event the day after the grand opening, celebrating the new bank as a landmark. "It is no doubt the most unique business building in the country," the reporter wrote continuing, "That there is nothing like it in the United States, or probably in the world..."⁵⁹ The reporter spoke glowingly about the finishes in the building and especially the building's basement, which was finished in the same quality as the other areas of the building. "The style of architecture is strictly American. There is no part of it copied after anything herefore in the construction of any kind of building."⁶⁰ The author wrote positively about the lavish mahogany and black-marble finishes and mentioned the glass mosaic with the company's



⁵⁹ "Old Home's New Building is Unique in All Respects and a Credit to Newark." Newark Advocate 25 Aug. 1915.

⁶⁰ "Old Home's New Building is Unique in All Respects and a Credit to Newark." Newark Advocate 25 Aug. 1915.

trademark “4% triangle”⁶¹ (Figure 4-1)

The article reflected some naiveté regarding Sullivan’s work. The reporter obviously had not seen the predecessor banks at Owatonna and Cedar Rapids which incorporated similar design motifs and architectural language. But the new building was unlike any other building in Newark, and unlike any building most people in Newark had ever seen.



South Façade

The south façade of the Home Building Association is rectangular. (Figure 3-2) Because the building is on a corner lot, the south façade is double the width of a typical Newark retail street façade. The façade is symmetrical, and includes borders, windows, and terra-cotta ornaments. As a mixture of both background terra-cotta and featured

⁶¹ The triangle was used in Home Building Association ad’s which promoted the 4% annual savings rate earned by depositors.

terra-cotta, the façade incorporates borders, windows, ornaments, and a glass mosaic. A patterned terra-cotta border includes a Sullivan design. Derived from a single-mold, the repeated pattern defines this visual border. This includes both a smaller and larger design. At the corners of the border are prominent rosettes. (Appendix 1)

The major ornaments on the facades include a series of different motifs, but they are all unique to Sullivan. The largest vegetal ornaments extend with stems from the ground line and expand into blooms. Between the two ornaments, and in the center of the façade, is a winged lion, or gryphon, clasping a shield. Above the gryphon is a glass mosaic, "THE HOME BUILDING ASSOCIATION COMPANY," in gold letters set in a green background. The mosaic is flanked by two terra-cotta ornaments featuring vegetal designs similar to the larger vegetal ornaments.

The operable ground floor windows are bipartite on the south façade. Metal frames enclose clear-plate glass ground-floor windows, and above them green-stained glass windows. The green stained-glass panes are set in a leaded transom. The second floor windows are clear panes, set in lead, and incorporate a geometric pattern. (Appendix 2)

East Façade

The east façade of the Home Building Association is similar in design to the south façade. (Figure 3-3) The east façade is significantly smaller and more similar to traditional Newark retail façades. It features the same grey-glazed terra-cotta as the



South Facade. The facade includes borders, terra-cotta ornaments, a mosaic, and windows. The façade mixes background with feature terra-cotta elements. The borders clarify the respective components of the façade and features a Sullivan design, including both a smaller and larger pattern. At the corners are terra-cotta rosettes.

The largest terra-cotta ornament springs from the ground with a stem. The ornament expands with a floral-vegetal design. Set above this ornament is an ornate mosaic. The mosaic is set within a series of borders and frames. It features dynamic colors of red, blue, pink, green, and gold. The words "THE OLD HOME" are set in a triangle, above the terra-cotta ornament in gold. Flanking the trademark triangle the words "THE OLD HOME" repeat in gold. At the bottom left of the mosaic, are the words "LOUIS H SULLIVAN ARCHITECT 1914." (Appendix 3)

Plans

While a prominent site, at the corner of Main Street in Newark, the Home Building Association Bank is on a small lot. Due to its small size, Sullivan compressed the functions of the Home Building Association into three floors, two above ground and one below. This required some design innovation in order to accommodate all of the

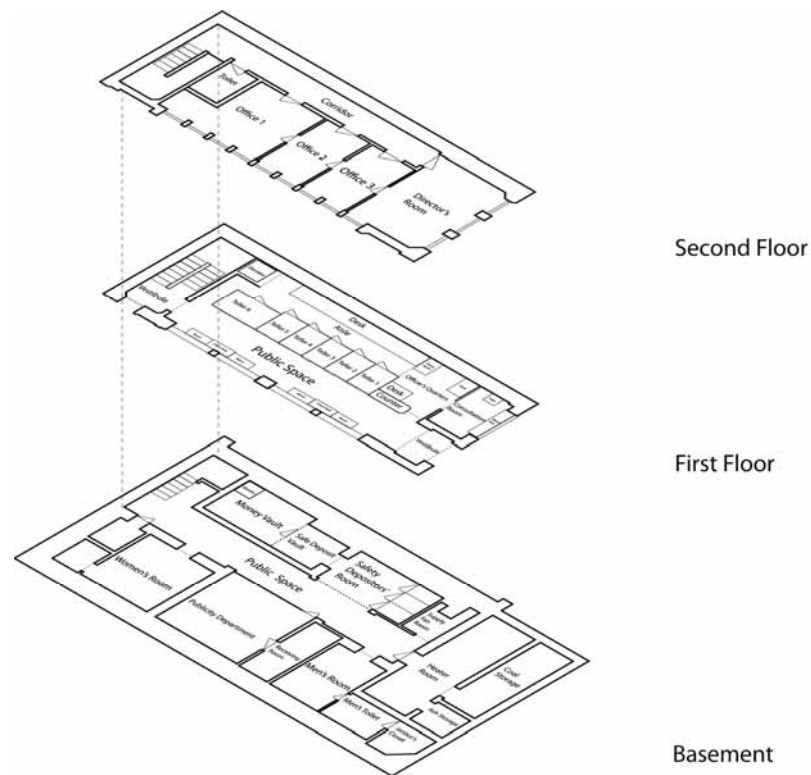


Figure 3-4: Axonometric schematic (Source: Author)

Scale: 10 feet

necessary banking programs. (Figure 3-4)

Basement

The only surviving original plans for the basement of the Home Building Association are in the Art Institute of Chicago's Sullivan collection. The surviving basement plan is in relatively poor condition, necessitating interpretation. The finishes

in the public areas of the building are of high quality, with the same mahogany used in the main banking hall also specified in the building's basement.⁶² (Appendix 4)

The basement of the building is organized around a central hall. From the west stair, rooms are arranged along this central hall. On the south side is a closet, women's rest room, the association's publicity department office, receiving room, and men's rest room. At the end of the hall is a heater room with attached coal storage area. It is important to note that the heater room and coal storage area are under the adjacent sidewalk, expanded to accommodate more floor area.

Along the north side of the hall are a money vault, safety deposit vault, and safety depositor's room. The money vault includes terra-cotta fireproofing and thick one-foot and nine-inch walls to protect the vault's deposits. Inside the vault is an elevator to the first floor. This elevator connects tellers and bank staff to the vault and allows heavier deposits to be lowered instead of taken down the main stair.

It is important to note that the basement is nearly double the size of the other floors, as the peripheral rooms of the basement are located under the sidewalks of the public square above. This allowed coal to be deposited by scuttle to the heater room and freed space to for bank functions.

⁶² "Old Home's New Building is Unique in All Respects and a Credit to Newark." Newark Advocate 25 Aug. 1915.

First Floor

The main entrance to the Home Building Association is on the southeast corner of the building. From the entrance, customers would pass through a vestibule and into the building's main banking hall. On the southern wall are a series of desks and benches placed beneath a plate-glass window and a series of green stained-glass windows. This is common in Sullivan's other banking designs. (Figure 3-5)

On the north side of the hall are six teller's desks, bank

officers' quarters and a consultation room. Each of the teller's desks faces the central banking hall. The officers' quarters are a bit more removed, but still face the hall across



Figure 3-5: Banking hall (Source: Art Institute of Chicago Digital Collections)

a marble counter. To the northeast is the consultation room featuring a window seat, and an attached lavatory. The elevator to the basement is located near the tellers, with a strong-door to protect the elevator core and access to the vault below. (Appendix 5)

The finishes in the banking hall are of the highest quality. The floor and desk fronts were a veined black marble. The walls are finished with this black marble up to the large ornamental stenciled border. The teller windows are polished plate glass with metal caged windows. Each of the teller desks features the same black marble with highlighted veining. The south sets of operable windows are both clear and green.

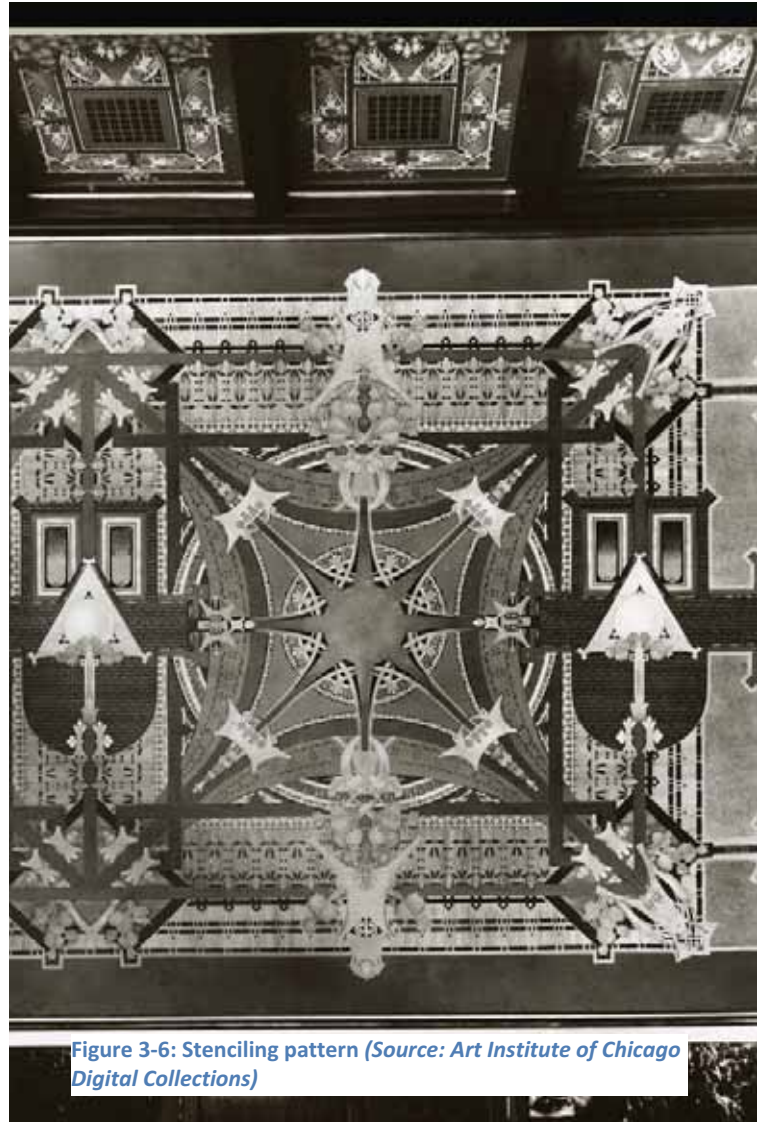


Figure 3-6: Stenciling pattern (Source: Art Institute of Chicago Digital Collections)

The complex stenciled pattern repeats many of the ornamental motifs on the exterior of the building. (Figure 3-6) The building's façade is even featured in the

stenciling. Included in this stencil work is a beamed ceiling which also includes stenciling on the interior spaces. The heating ducts are worked into the beamed ceiling, and the stencilwork incorporates this design. The stencilwork incorporates a zig-zag motif, the triangle motif, and even the façade of the building. The stencilwork is complex and similar to the exterior terra-cotta.

Second Floor

The second floor of the building is reached by the main stair, which includes a skylight. Organized along a central hall on the north, this floor contains three offices, abutting the southern wall of windows. In the corner of the floor is the director's office. The floor also has a lavatory. The flat roof above is pierced by different exhaust vents and a skylight.(Appendix 6)

Structure

The structure of the Home Building Association building is of masonry and steel frame construction. The basement of the building is set on footings that appear to be of concrete. The basement is lined with concrete retaining walls. Steel beams rise from the footings, which connect with the main floor. Spanning the individual floors are hip beams, connected to load-bearing masonry which support the main floor. The masonry walls and steel frame continues to the upper floor.

Building Systems

The environmental system of the building is an integrated system of vents. In the basement is a coal-fed furnace. From the furnace, hot air vents lead to the first floor

banking hall through both ceiling and floor registers. There are also vents which continue to the second floor. Cooling is primarily by operable windows, including functional windows on the first and second floors. There is a fresh air vent opening to the roof, which connects to both the first and second floors, bringing fresh air into the building during favorable conditions. Plumbing systems are provided for both public and private spaces. There are drinking fountains in the main halls of both the basement and first floor.

Stewardship and Evolution

After the grand opening in 1915, the Home Building Association occupied the building until 1928. During that year, the “Old Home” merged with another bank to become the “Union Trust.” (Figure 3-7) Union Trust placed simple new signage over the original glass mosaics. Union Trust then merged to become BancOhio in 1942. BancOhio, in consolidating branches, sought to dispose of the building, and leased it to a butcher, who transformed the large vault into a meat cooler. In 1946, the butcher left,

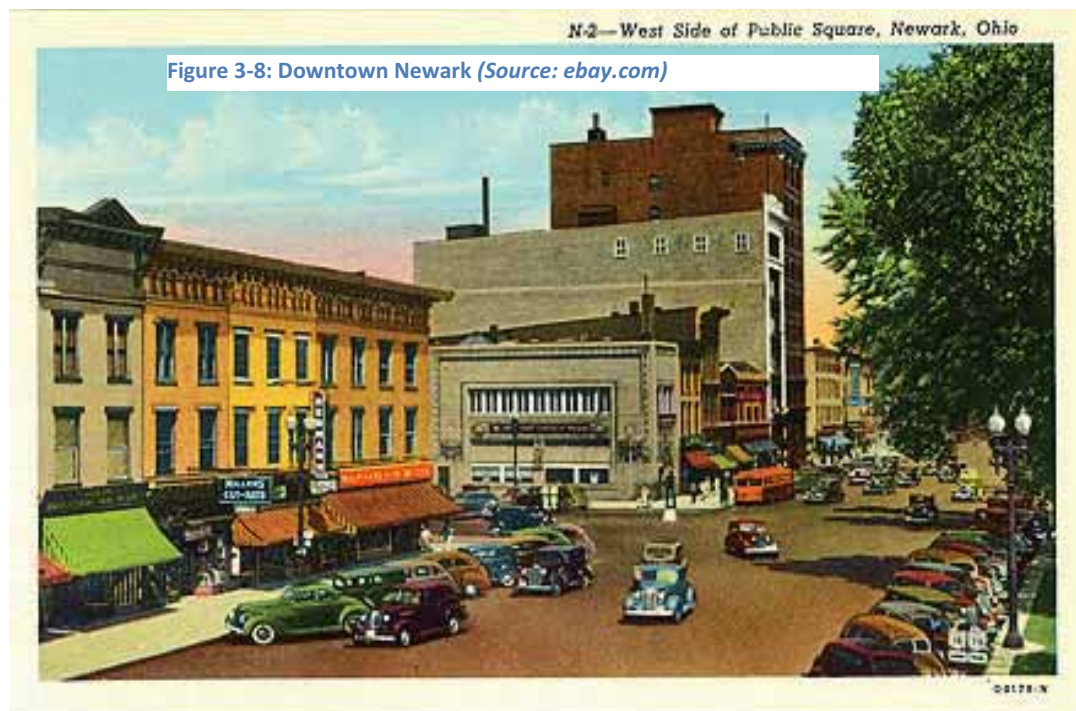


Figure 3-7: The building in 1938 (Source: Library of Congress)

and the building was sold to the “Best” Jewelry Company, which added a dropped acoustical ceiling.⁶³ That owner also added lowered display windows and a new diagonal entrance at the corner. The original mosaics, covered by Union Trust signage, were then re-covered by Best Jewelry Company signage. Best would occupy the building for nearly thirty years. During this period of stewardship the building was listed

⁶³ Grimes, Sally. "Architecture's Prophet Built Here." Newark Advocate 9 Jan. 1965.

on the National Register and the State Historic Register in 1970. Best Jewelry closed in 1974, and the building was then rented to an ice-cream parlor, with yet another renovation. The new ice-cream parlor again altered the interior of the building, but made relatively few changes to the exterior. In 1984, the building became Tiffany's Ice Cream Parlor, which occupied the space until 2008.⁶⁴ During that year it was transferred to the current owner, who has an interest in restoring and leasing the



building to a new tenant.⁶⁵ (Figure 3-8)

Over time, post-“Old Home” tenants altered the exterior features of the building. The most significant alterations are a result of a transition from an inward-looking financial institution to outward-looking retail uses. The addition of a new

⁶⁴ Edwards, Tiffany. "Structure of Elegance." *Newark Advocate* 24 Mar. 2008: A1.

⁶⁵ Edwards, Tiffany. "Structure of Elegance." *Newark Advocate* 24 Mar. 2008: A1.

diagonal entrance to fit the corner altered the rectangular facades. The ground-floor windows were replaced and enlarged to facilitate window displays for retail uses different from the program of the original bank design. A second floor window was altered to accommodate an air conditioner. While the alterations had some visual effect, the exterior of the building has remained fundamentally intact. (Appendix 7)

Reception & Historical Consciousness

After the building's grand opening the "Old Home" used the building episodically as a promotional tool in its advertisements. Gradually, interest in the building subsided as it passed from owner to owner. There were no articles about its historical significance until the 1960s.⁶⁶ (Figure 3-9) During this period of critical historical distance in the 1960s, a series of newspaper articles in the Newark Advocate began to explore

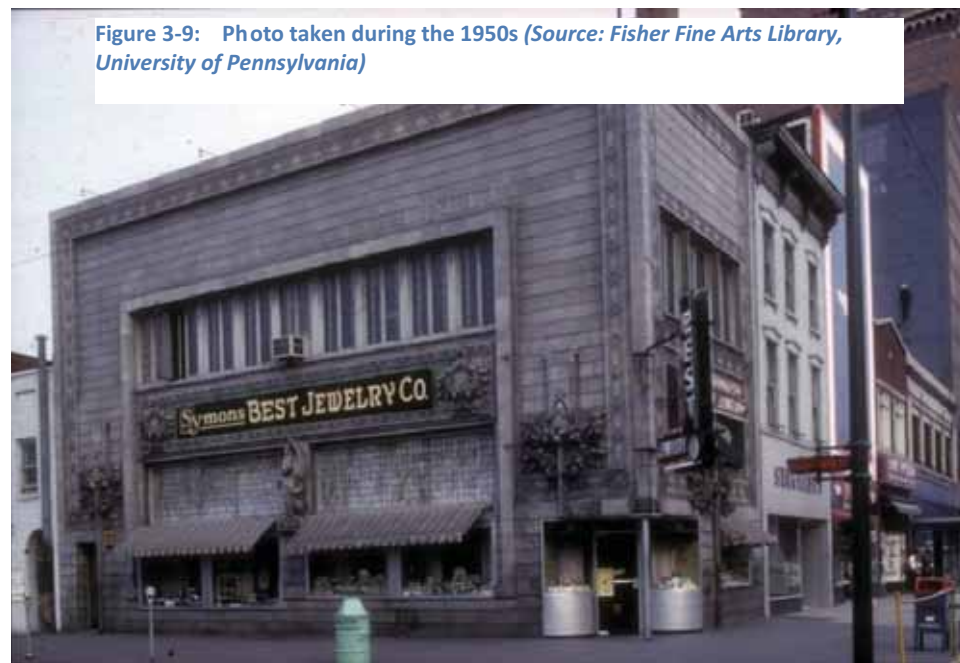


Figure 3-9: Photo taken during the 1950s (Source: Fisher Fine Arts Library, University of Pennsylvania)

the city's architectural heritage and local landmarks. The Sullivan building often referred to as "Best Jewelry" was mentioned as a significant part of the downtown area.⁶⁷ The reporter wrote that out-of-towners were often more familiar with the "Old Home" building than Newarkites were. These authors wrote that many in Newark "take the building for granted." This was part of a broader lack of interest in Newark's history.

⁶⁶ After an extensive archival search, I was unable to find any articles illustrating a historical concern or critical distance before the 1960s.

⁶⁷ "Weekend Feature." Newark Advocate 12 Jan. 1963.

“Newarkites apparently know little about the building or Louis Sullivan. A recent study by Ohio State University students trying to find out what Newarkites valued in their community showed that not one person mentioned the Sullivan building.”⁶⁸

Preservation was also mentioned for the first time. The reporter, who interviewed a number of architectural historians as well as local architects, mentioned the detrimental alterations to the building. This level of sophistication reflects the introduction of preservation concerns to the stewardship of the building. Those interviewed responded that the “Old Home” building was “desecrated” and “horribly” mutilated. This strong language illustrates a genuine concern among professionals, but their sentiment not shared by the general Newark public. The author also wrote about the possibility of restoration to its original state, with original plans on reserve at the Art Institute of Chicago.

The current owner in 1965 responded that he had no plans for any further alterations, nor any plans to restore the building. A few articles in passing mentioned the building during the 1970s but they were mostly concerned with the closure of Best Jewelry in 1974, and the removal of the “Best” sign revealing the original glass mosaic. An article mentioned possible restoration during the 1980s, but it was not until 2008 and the transfer to a new owner that preservation and restoration concerns emerged.⁶⁹

⁶⁸ Grimes, Sally. "Architecture's Prophet Built Here." Newark Advocate 9 Jan. 1965.

⁶⁹ Jones, Ted. "Eight small-town Midwestern banks are 'little gems' of architect Louis Sullivan." Star Tribune [Minneapolis] 25 Jan. 1987.

During the 1980s and 1990s a few articles appeared which considered the Sullivan banks *en bloc* as metro newspaper reporters visited their sites. In 1987, for example, a writer for the Minneapolis Star-Tribune toured America to visit the small-town banks of Louis Sullivan. As part of writing about his experiences at each site, he stopped in Newark, and interviewed the owner of the building.⁷⁰ By then, the owner had transformed the second story of the bank into an apartment, and that tenant was the only person to live in one of the Louis Sullivan banks. The reporter interviewed the then-current owner of the Tiffany's Ice Cream Parlor about the possibility of preservation and rehabilitation. The owner scoffed, "That involves a lot of money, and in the end would it help me sell ice cream?"⁷¹

In light of these stories, a new issue emerged with the "small-town" banks. One new issue was a dramatic case at the Land and Loan Office in Algona, Iowa. Algona Iowa is a small town of just over 6,000 people. It was a small town when Louis Sullivan constructed the Land and Loan Office for Henry Adams. Similar to the chronology of the Home Building Association Bank in Newark, the Land and Loan Office had passed through a series of owners. In the 1980s, the then-current owner of the building, facing financial difficulty, sold some of the architectural elements of the building to an architectural salvage dealer. In 1985, dealer Steve Mogul purchased the two urns and the stained glass windows from the building owner for \$25,000. The sale was met with

⁷⁰ Jones, Ted. "Eight small-town Midwestern banks are 'little gems' of architect Louis Sullivan." Star Tribune [Minneapolis] 25 Jan. 1987.

⁷¹ Jones, Ted. "Eight small-town Midwestern banks are 'little gems' of architect Louis Sullivan." Star Tribune [Minneapolis] 25 Jan. 1987.

popular outcry from Algona residents, but the town was unable to marshal the funds to prevent the sale. A dramatic last-minute appeal to purchase the windows back from the architectural dealer failed, and the windows were restored and sold to the First National Bank of Chicago for less than \$60,000 dollars to be displayed in the bank's corporate offices. The terra-cotta urns were sold to Tom Monaghan, a wealthy Detroit businessman who collects architectural artifacts as well as historic furnishings. In an interview one local resident said, "It was sad, very, very sad. The one building in town that put us on the map and we lost it. A monument."⁷²

In 2000, a highly publicized article in the Chicago Tribune brought the appeal by the residents of Algona to the public eye.⁷³ First National Bank had now become Bank One, and atop the building's 57th floor the nine blue windows from Algona were displayed along with other Sullivan artifacts, including elevator grilles from the demolished Chicago Stock exchange. The Tribune reporter interviewed the lead architect for the Algona project, who expressed the need to return the windows to the Land and Loan Office. He described the ghoulish experience of seeing the windows and other Sullivan artifacts in the bank headquarters. This popular appeal introduced the idea and the challenge of repatriation of these architectural artifacts to their original sites. Many towns, especially small towns, were facing economic challenges. This was acute in downtown areas, which had lost economic strength with the onset of large-

⁷²Jones, Ted. "Eight small-town Midwestern banks are 'little gems' of architect Louis Sullivan." Star Tribune [Minneapolis] 25 Jan. 1987.

⁷³Kamin, Blair. "Wisdom of Solomon Needed to Allocate Windows of Sullivan." Chicago Tribune 24 Feb. 2000.

scale discount retailers. The existing owners found that architectural salvage raise large amounts of money, especially with famous and distinguished historic projects. A small window from the Auditorium Building sold for more than \$30,000 at auction.⁷⁴ An elevator grille from the demolished Stock Exchange sold for more than \$600,000 at auction.⁷⁵ Other architectural artifacts have been in high demand among elite collectors.

Algona has raised funds to restore and renovate the Adams building. (Figure 3-



Figure 3-10 Land and Loan Office (Source: flickr.com)

10) The cost to restore the building, not including the windows, is estimated at \$420,000 even with some pro-bono design work. To date, \$110,000 has been raised locally, and

⁷⁴ "N." Lot 41 Property From An English Collection Of American Arts & Crafts Dankmar Adler And Louis Sullivan Window From The Auditorium Building, Chicago, Illinois. Southeby's. 11 Feb. 2009 <http://www.sothebys.com/app/live/lot/LotDetail.jsp?lot_id=159467471>.

⁷⁵ Lot 105 Dankmar Adler And Louis Sullivan Elevator Enclosure From The Chicago Stock Exchange, 30 North Lasalle Street, Chicago, Illinois. Southeby's. 11 Feb. 2009 <http://www.sothebys.com/app/live/lot/LotDetail.jsp?lot_id=159512062>.

the Iowa Historical Society subsidized \$330,000 of the remaining cost.⁷⁶ The building is currently home to the Algona Chamber of Commerce. Some discussions with BankOne have examined returning the windows to Algona, to be on loan from the corporation. (Figure 3-11)⁷⁷

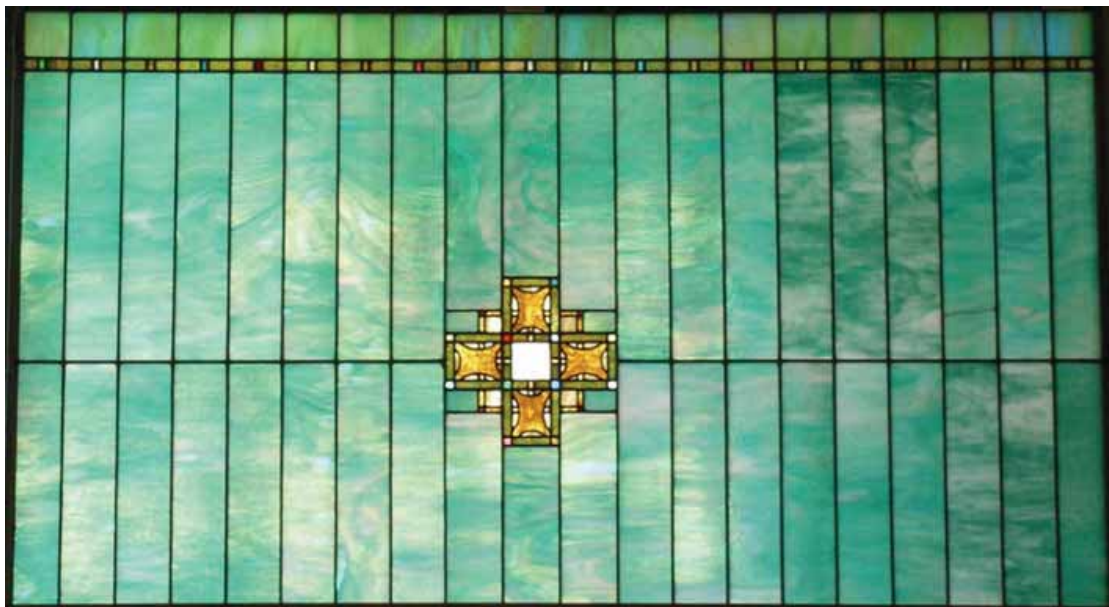


Figure 3-11: One of the windows from Algona
(Source: louisullivanbanks.com)

⁷⁶ Jividen, Katie. "We Have a Gem Here." Des Moines Register 9 Jan. 2000.

⁷⁷ Jividen, Katie. "We Have a Gem Here." Des Moines Register 9 Jan. 2000.

CHAPTER FOUR: PRESERVATION & REDEVELOPMENT PLAN

Preservation Philosophy

The Home Building Association is a significant building. As discussed earlier, it represents a combination of distinct values and themes. The building was designed by the influential American Architect, Louis Sullivan. But more than just Sullivan, the building embodies an idea of mutual thrift in rural America. This is reflected not only in the narrative of the building and the Home Building Association Company, but in the physical design and composition. These values, Sullivan's distinct design and mutual thrift should inform any potential preservation intervention.

This preservation plan identifies three areas of interest: architectural conservation, physical design, and economic feasibility. Balanced together, these three areas will inform any future steps for the building's redevelopment and reuse. In this process strategic choices will attempt to balance these competing interests. A successful balance of these elements will be essential in ensuring a successful project.

Architectural Conservation Overview

The current state of deterioration and alterations to the building do not serve its preservation well. The deterioration of character-defining elements such as terra-cotta ornaments, glass mosaics, and windows detract from the building's image. This section of the thesis proposes a preliminary physical preservation plan. After a careful historical study and preliminary on-site inspection, this report presents a potential phasing and conceptual approach for the architectural façade. While this plan does not address

every issue of architectural conservation, it does evaluate the conditions and possible responses for the most prominent issues.

Architectural Terra-Cotta

The terra-cotta of the Home Building Association is an integral part of the building's design. The building's architectural terra-cotta should be considered in two



ways. The first element consists of the individual terra-cotta ceramic pieces. The second element consists of the building wall system. Individual terra-cotta ceramic pieces are linked together into the building to form the building's exterior skin. The individual terra-cotta pieces are attached to the masonry wall and steel structure through a mixed anchoring system. From archival research, the terra-cotta on the

Home Building Association is shown to be both masonry-anchored and steel-anchored.⁷⁸

A close review of the plans from the American Terra-cotta Company confirms this mixed-anchoring system.(Figure 4-1)

The metal anchors on the Home Building Association key into the metal beams which are part of the building's structural system. Over time, some of these anchors



may have corroded, causing rapid expansion. This corrosion causes the individual terra-cotta pieces to move and crack. The likely cause of this corrosion is the infiltration of water. At the Home Building Association, the appearance of corrosion is acute near exposed ledges. This deterioration mechanism is relatively common among aging terra-

⁷⁸ Friedman, Donald. "Anchoring Systems for Architectural Terra-cotta in Curtain-Wall Construction." APT Bulletin 32 (2001): 17-20

cotta buildings.⁷⁹ In order to determine corrosion and failure in the anchoring system a comprehensive evaluation program is necessary. This involves on-site evaluation and analysis in order to assess conditions.⁸⁰

The second component of the terra-cotta system is the condition of the individual pieces. Terra-cotta is an architectural ceramic. The fabrication process involves the firing of clay, glazing of the piece, and finishing of the piece. As a ceramic, the substrate of the terra-cotta is bisque, and the surface finish is the glaze. A common method of deterioration of terra-cotta is the loss of the surface glaze, and subsequent loss of bisque. (Figure 4-2) Many factors can lead to this deterioration; the most typical cause is the infiltration of water. Other factors can complicate the deterioration phenomena including freeze-thaw cycles, presence of salts, and subsequent crystallization. The climate of Newark causes many freeze-thaw cycles. It is evident from preliminary evaluation that there is a significant deterioration of the terra-cotta glaze across the building facade. This includes both areas of gradual weathering and loss, as well as areas of more dramatic loss. After field evaluation it was evident that the permeability of the terra-cotta varied greatly. Those pieces with intact glaze were far less permeable than those with exposed bisque. This is consistent with other terra-

⁷⁹ Kelley, Stephen J., and Jerry G. Stockbridge. "The Railway Exchange Building: A Terra-cotta Renovation." APT Bulletin 20 (1988): 19-20.

⁸⁰ Stockbridge, Jerry G. "Analysis of In-Service Architectural Terra-cotta: Support for Technical Investigations." APT Bulletin 18 (1986): 41-45.

cotta diagnostic techniques and renovation projects. It is likely that decay will continue until an intervention corrects this conservation issue.⁸¹

Treatment options for the decay of terra-cotta pieces involve coatings, mortars, non-corrosive pins, and other products. An evaluation of potential interventions is necessary to determine best treatment options. Sample treatments are tested in a conservation lab, and are evaluated based on standards set forth by the American Society for Testing and Materials.⁸² Based on results, those treatment options are then applied in the field.

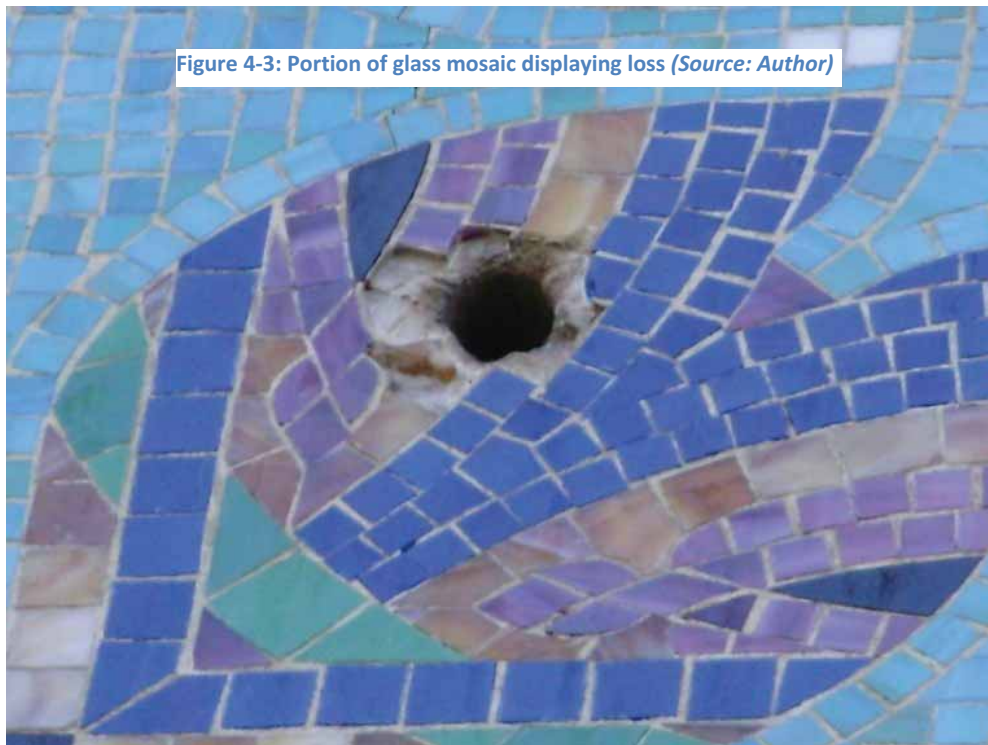
Terra-cotta cladding is a major character-defining feature of the Home Building Association. As a medium, it allowed Sullivan to execute his system of ornament. The terra-cotta of the Home Building Association is significant and in need of extensive architectural conservation. Any rehabilitation or re-use of the building should prioritize terra-cotta conservation.

⁸¹ Searls, Carolyn L., and Cece Louie. "The Good, the Bad, and the Ugly: Twenty Years of Terra-Cotta Repairs Reexamined." APT Bulletin 32 (2001): 29-36.

⁸² Searls, Carolyn L., and Cece Louie. "The Good, the Bad, and the Ugly: Twenty Years of Terra-Cotta Repairs Reexamined." APT Bulletin 32 (2001): 29-36.

Glass Mosaics

The glass mosaics, designed by Louis Millet, are an important character-defining feature of the building. Upon preliminary investigation, the glass mosaics appear to be in relatively good condition, but there are some elements of concern. The surfaces of the mosaics have some soiling and deposit from runoff on the building surface.



Amplifying this issue, there is no protective ledge above the mosaic to prevent water from running over the façade. In addition, there appeared to be some loss of glass from the cement substrate. Some of this loss can be attributed to physical trauma from subsequent alterations. Further evaluation is needed to determine condition and the best course of action. These glass mosaics represent a significant part of the building's design and should be considered carefully. (Figure 4-3)

Windows

The windows of the building are important character-defining features. These include both those on the first floor as well as those on the second floor. The second story windows of the building are the original leaded windows. A preliminary survey of these windows indicates the need for significant architectural conservation. Each of the metal casements is covered by a protective paint. Over time, this paint has worn away and been reapplied in succeeding maintenance campaigns. These windows display some corrosion, and are in likely need of repair, particularly the casements. This will



Figure 4-4: The windows of this project require architectural conservation. (Source: Author)

require further investigation to ascertain the scope of intervention needed.

The stained glass windows of the building are in good condition. The green-stained glass panels appear to be originals. While the individual panels and transoms

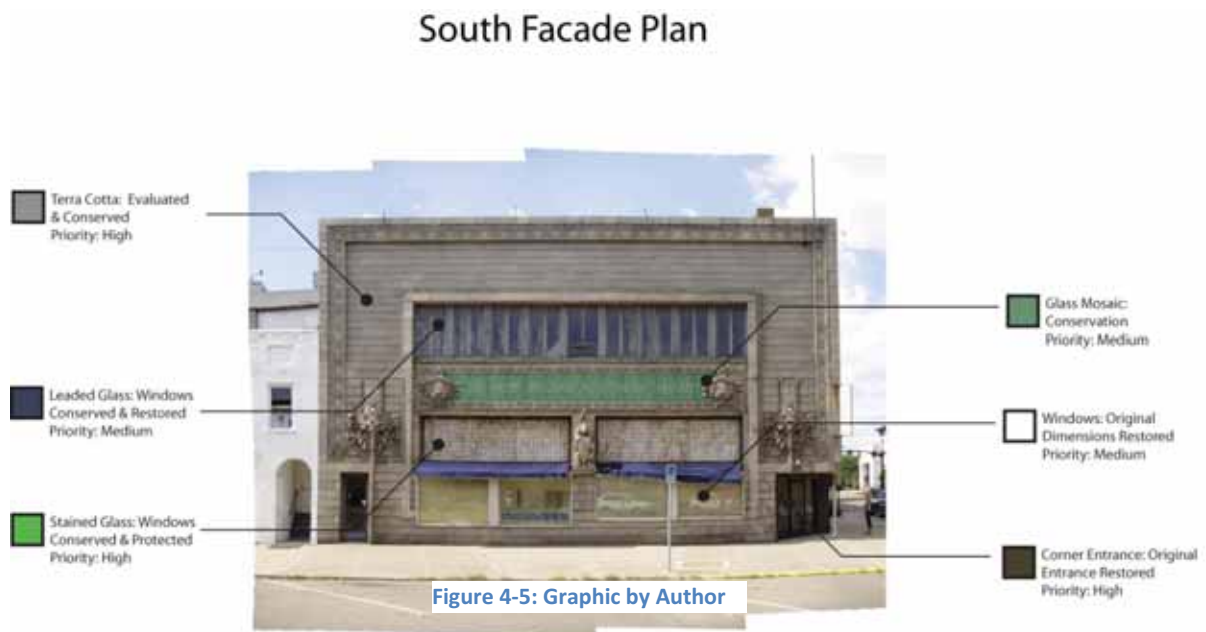
are in good condition, the casements show significant deterioration. While originally coated with a protective paint, over time the paint has weathered away, and the casement exposed, leading to significant deterioration. This will require further investigation to ascertain the scope of intervention needed. The windows of the Home Building Association are significant character-defining elements and should be treated as a major priority in the building's rehabilitation. (Figure 4-4)

Physical Design

The preservation philosophy and the common values of mutual thrift and Sullivan's distinct design should inform any potential adaptive re-use and design. This proposed re-use plan emphasizes the preservation and restoration of original features and a function that is sensitive to the important character-defining spaces of the building.

South Façade

The proposed preservation of the south façade would include a number of physical design changes. Overall the physical plan should emphasize the preservation and restoration of original features. First, the comprehensive terra-cotta evaluation and treatment plan is a major part of any substantial rehabilitation. Secondly, the leaded glass windows on the second-story should be conserved and repaired so as to match



their original state. The center window that was altered to accommodate a window air conditioner should be replaced by a leaded-glass window similar to the original windows. The stained glass windows on the first floor should be protected and maintained. The glass mosaics should be cleaned and conserved. The first-floor windows should be restored to their original dimensions, re-establishing the symmetry of the original façade. Finally, the corner entrance should be replaced with a configuration that matches the original entrance. The “chamfered corner” should be

removed to re-establish access from the public square and re-establish the symmetry of the façade. The restoration of character-defining features will help to re-establish the unity and clarity of the original Sullivan design. (Figure 4-5)

East Façade



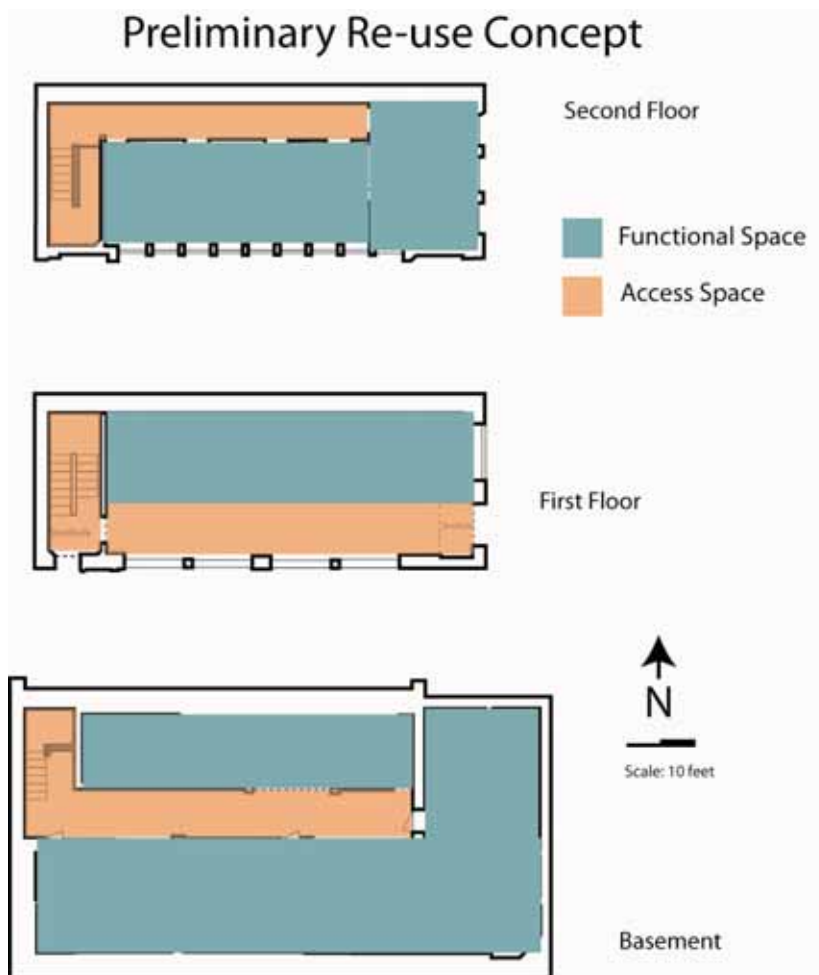
The proposed east façade preservation plan is similar to the plan for the south façade. The extensive terra-cotta restoration continues on the east façade. Unlike the south façade, all of the original second-floor windows remain intact. These second-floor leaded glass windows should be conserved. Similarly, the glass mosaic should be

cleaned and preserved. The first floor windows should have their original dimensions restored. The corner entrance should be removed, and the original entrance configuration restored. With any potential new tenant, new signage should be placed at the corner, in a similar fashion to the current “Tiffany’s” sign. The restoration of these character-defining features will re-establish the balance and original clarity of the Sullivan design. (Figure 4-6)

Plan

Figure 4-7: Graphic by Author

I had limited access to the interior of the building, so any potential re-use is evaluated from a correspondingly limited perspective. Overall, the most significant space of the building is the public banking hall. This potential design scheme for re-use would re-establish the



banking hall as a significant space. The original east-west corridor should be restored,

allowing clear access to the hall. The adjoining workspaces should be restored as a “work area” for a potential new tenant. This will re-establish the historic arrangement of access/circulation and functional space. The redesign of the banking hall need not subdivide the individual spaces of the tellers, as such use of space may be inflexible for contemporary needs. But the arrangement and re-use of the “work area” should be sensitive to historic context. (Figure 4-7)

The basement of the building is less significant than the banking hall of the first floor. Any potential re-use of the space should minimize dramatic alterations to the plan. The arrangement of functional spaces around a central corridor is likely the most efficient re-use of the space, as well as the most historically sensitive.

Like the basement, the condition of the second floor is unknown. Any potential re-use of the space should use a similar approach as the basement. The arrangement of functional spaces along an access corridor is likely the most efficient use of space, as well as the most historically sensitive.

Overall, the potential redesign concept of the building emphasizes the use of historic spaces as well as flexibility for a new re-use. The plan emphasizes the restoration of character-defining elements to re-establish the clarity of the Sullivan design. It is important to prioritize the most significant areas of the building, and emphasize flexibility for any potential re-use.

Interior Banking Hall

The interior of the banking hall is the most significant space of the building. The nature of its significance warrants special attention. Responding to this historic significance, any rehabilitation should elevate this historic space. As mentioned in the proposed redesign plan, the interior of the banking hall should be re-clarified as “access” and

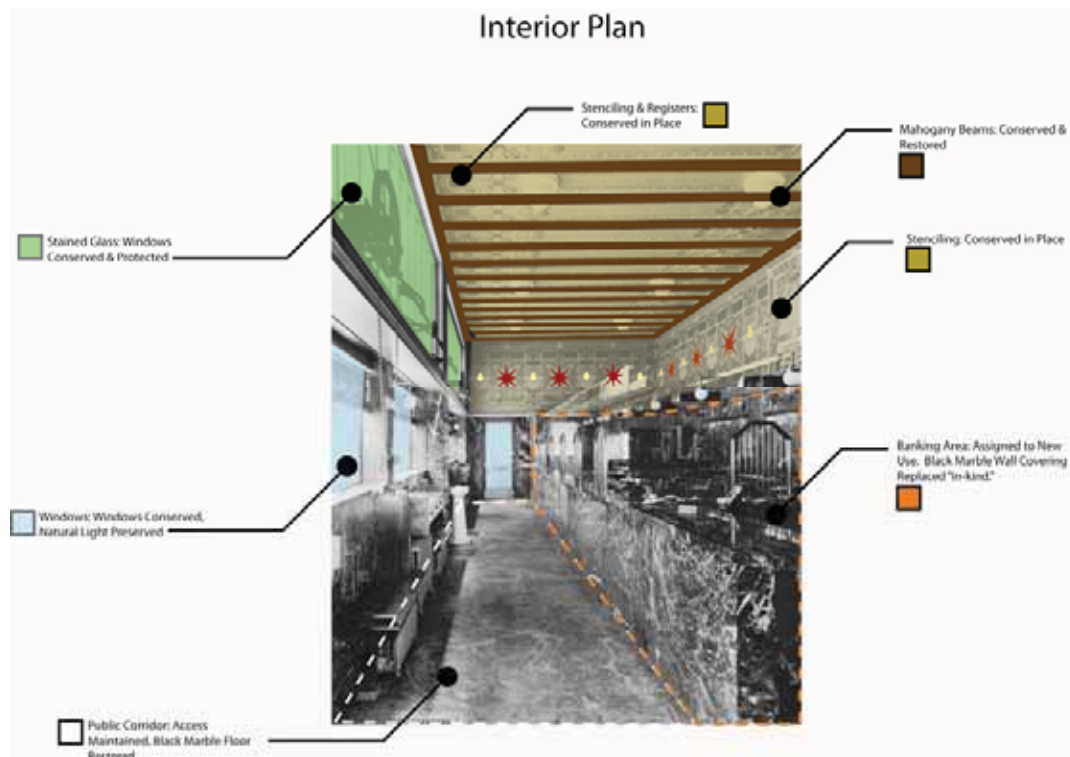


Figure 4-8: Interior Plan for Banking Hall (Graphic by Author)

“functional” space. The corridor should be re-established for public access. The original windows should be conserved and restored. These include both the transparent and stained-glass windows. In combination, the transparent and translucent light will re-establish the historic natural light levels of the original hall. (Figure 4-8)

In terms of architectural elements, the original mahogany ceiling beams and metal registers have survived, but in a deteriorated state. Rehabilitation should restore and conserve these signature elements. The historic stenciling should be conserved in place. The characteristic black marble with white veining should be restored and replaced in the hall, re-establishing the historic wall covering and the rich detail of the banking hall. The teller area should be re-purposed for new work space for a potential tenant. This re-purposed space could accommodate modern furnishings and office furniture for modern use, clarifying new re-use from historic elements. Overall, the rehabilitation of the interior banking hall should be a top priority for any potential rehabilitation.

The Feasibility of Historic Rehabilitation

In order to better understand the economic and stewardship challenges of the site, it is useful to survey the current stewardship of the other buildings in the Sullivan banking series. The survey of these sites reveals the individual challenges of rehabilitation for a building of this particular typology. An extensive survey of each of the remaining Louis Sullivan banks illustrates different approaches to both economic value and use. To clarify the economic dynamics of the project, it is crucial to understand the valuation methodology for the individual properties. Each of the Sullivan banks has been assessed using a different methodology. (Appendix 8)

The first approach is the income-based approach; this appraises a property based on its ability to generate rental income. The income approach reveals the first

challenge with the Sullivan banks. The majority of banks in the series were constructed on small sites. With small floorplates, many of these buildings are incapable of charging large rents. Originally, banks and building associations could afford to pay high rents and top dollar for their new headquarters, but in successive uses, the respective properties' ability to generate rents has made the property's income-generative value weak. This small floorplate, combined with many downtown "main street" areas with moderate to weak rental markets, limits a building's cash-flow potential. Two banks surveyed appeared to be valued using the income-generating approach. The National Farmer's Bank in Owatonna, MN was valued at \$362,300 or \$78 per square foot.⁸³ The People's Federal building in Sidney, OH was valued at \$219,050 or \$73 per square foot.⁸⁴ In total, the income approach illustrates the limited capacity of the Sullivan banks to generate large rental revenues.

The second technique used to estimate value is the replacement cost of the property. Each of these Louis Sullivan buildings could be considered "priceless" by many; but, the cost of rehabilitation and improvements is a way to estimate the amount of investment in the building. The high quality of craftsmanship combined with expensive finishes makes the rehabilitation of any of these buildings a very expensive endeavor. When owners apply for building permits, the cost of eligible improvements is added to the property record by the county auditor or assessor. A survey of each of the banks revealed that three banks had been valued using the replacement cost method.

⁸³ Steele County Assessor's Office

⁸⁴ Shelby County Recorder's Office

The Farmer's and Merchants Bank in Columbus, WI was valued at \$1,200,000 or \$267 per square foot.⁸⁵ The People's Bank in Cedar Rapids, IA was valued at \$2,343,473 or \$521 per square foot.⁸⁶ And the Merchant's Bank in Grinnell, IA was valued at \$1,025,050 or \$325 per square foot.⁸⁷ The replacement cost approach appraises these banks at the highest potential value.

The market value approach appraises the value of a building, as compared with the sales of comparable properties. Appraisers look for properties with similar typologies in similar areas and compare potential sales. Each of these Sullivan banks is "unique" compared to other properties, but appraisers likely compare similar "main-street" commercial properties. Two properties were appraised using this approach. The Krause Music store was appraised with a market value of \$640,000 or \$188 per square foot.⁸⁸ The Land and Loan Office in Algona, IA was appraised at \$88,000 or \$62 per square foot.⁸⁹

These three approaches to valuation offer trade-offs specific to this Louis Sullivan typology. The income-based approach accurately reflects the difficult economics of small floorplates in potentially weak-market downtown areas. The replacement cost valuation methodology produces the maximum value for the assessor. The expensive costs of architectural conservation and repair unique to Sullivan's designs

⁸⁵ Columbia County Assessor's Office

⁸⁶ Cedar Rapids City Assessor's Office

⁸⁷ Poweshiek County Assessor's Office

⁸⁸ Cook County Assessor's Office

⁸⁹ Kossuth County Assessor's Office

can quickly inflate any rehabilitation project. As a result this method is a disincentive for property improvements. The Farmer's and Merchant's Bank in Columbus, WI completed a recent rehabilitation project with a value of more than \$900,000. The property's assessed value ballooned from \$280,000 to more than \$1,200,000. This was accompanied by a tax increase of 200%. The market-based approach is the most accurate, but can be difficult to use when there are few recent transactions or market comparables. These three approaches put forth different methods of ascertaining the economic value of a property.

Rehabilitation Cost

The economics of rehabilitation of a Louis Sullivan rural bank are daunting. After an extensive survey, two recent rehabilitation projects identified had been completed within the last ten years. At the comparably small Henry Adams Building (Land & Loan Office) in Algona, IA the historic rehabilitation costs reached \$420,000, or \$323 per square foot. The cost of the Farmer's and Merchant's Bank in Columbus, WI rehabilitation was more than \$900,000 or \$204 per square foot. It can be assumed that the recent rehabilitation cost at the Merchant's Bank in Grinnell, IA was comparable to the cost in Columbus, WI, but accurate figures were unavailable.

The high cost of historic rehabilitation, combined with the limited ability to generate revenue, requires outside intervention to assist any private owner/operator. Typically, this can include government, non-profit, and other organizational assistance. For example, in Algona, IA interested parties were able to secure grants from the state

government and use pro-bono design work. The Farmer's and Merchant's Bank used some local Main Street funding, but the local bank invested most of the funds as a "signature" premium as part of the bank's brand. Historic rehabilitation tax credits were used in both cases to offset the costs of rehabilitation.

Similar to these projects, the rehabilitation of the Home Building Association in Newark is limited by local market fundamentals. Market research provides some of the leading indicators which inform the real estate capacity of the potential project. In Downtown Newark, Ohio the typical rental level for a two-story main street commercial structure is approximately \$3500 per month, with a tenant paying all reimbursable expenses (electric, water, gas, sewer, etc.).⁹⁰ This market information provides the general operating framework for any potential tenant. Based on this comparable research, the Home Building Association property would be capable of generating \$3500-\$5000 per month in rental income.

In addition to the general market dynamics in Downtown Newark are the economics of rehabilitating the building. The comparable renovations of other Sullivan banks ranged from \$204 to \$323 per square foot. A rehabilitation of the Home Building Association building could range from \$897,000 to \$1,420,000. This number fluctuates based on the level of historic rehabilitation. For example, the cost difference between conservation (stabilization) and restoration (repainting) of the stencilwork would likely be significant. For a quality rehabilitation of this project consistent with the Secretary of

⁹⁰ RealtyTrac

the Interior Standards this project would assume costs of \$270 per square foot, for a total cost of \$1,187,000.

Understanding what the local market can support, as well as the estimated cost of rehabilitation, the relationship between the property's ability to generate income and the cost of a potential investment generates the investment return. This investment return is crucial in determining whether or not a private investor would find interest in rehabilitating a historic property. Assuming a tenant occupies the building with a rent level of \$5000 per month, and the rehabilitation cost of \$1,190,000, the Home Building Association, with no outside assistance, would generate an internal rate of return (IRR) of 1%. (Appendix 9) This includes the use of the Federal Rehabilitation Tax Credit, 20% of eligible costs, and the effective tax benefits of a charitable donation of a conservation easement of the property. And this calculation excludes the cost of acquisition of the property. This is far too low, respective of the project's risk, to attract interest from the private market. A private investor would likely be interested when the IRR of the project reached 15%.

The uses of funds include total project costs (excluding site acquisition) of \$1,187,000. In order to pay for this rehabilitation project the financing for this project will include a variety of sources. These will include a private equity investment of \$220,000⁹¹, a preferential mortgage of \$300,000⁹², and the donation of a conservation easement for the property with an effective tax value of \$46,000. This creates a

⁹¹ The internal rate of return for this investor is modeled for 15%

⁹² 5% for 10 year term with a 20 year amortization schedule.

shortfall of funds of \$383,000, the project “gap.” In order to fill this gap additional funding is needed. (Appendix 10)

Potential sources of funding can include no-interest loans from local government or non-profit organizations. Other sources include grants from government or non-profit organizations. Credit enhancement from a government tenant for the building could also assist the project. Each of these potential measures requires custom negotiation involving costs, benefits, and risk-sharing between the private developer and public sector. Overall, the potential re-use will likely require a public/private partnership with significant commitments from the public or non-profit sector. In exchange for public and non-profit organizational support, the public could ensure high-quality rehabilitation in a manner consistent with the Secretary of the Interior Standards.

Appropriate Re-Use

The most successful redevelopment of the Home Building Association will balance architectural conservation and physical design in an economically feasible way. Ideally, a financial-services related tenant would rent the building for a redevelopment project in the manner described above. This tenant would lease the building from a joint public/private venture with significant development assistance from the public/non-profit sector. As an occupied building, visitors could visit the main banking hall, and everyday customers could use the building on a routine basis. By balancing competing values, and engaging the distinct themes of Sullivan’s design as well as rural

banking, the Home Building Association could be well positioned as a signature building in Downtown Newark.

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Appendix 1

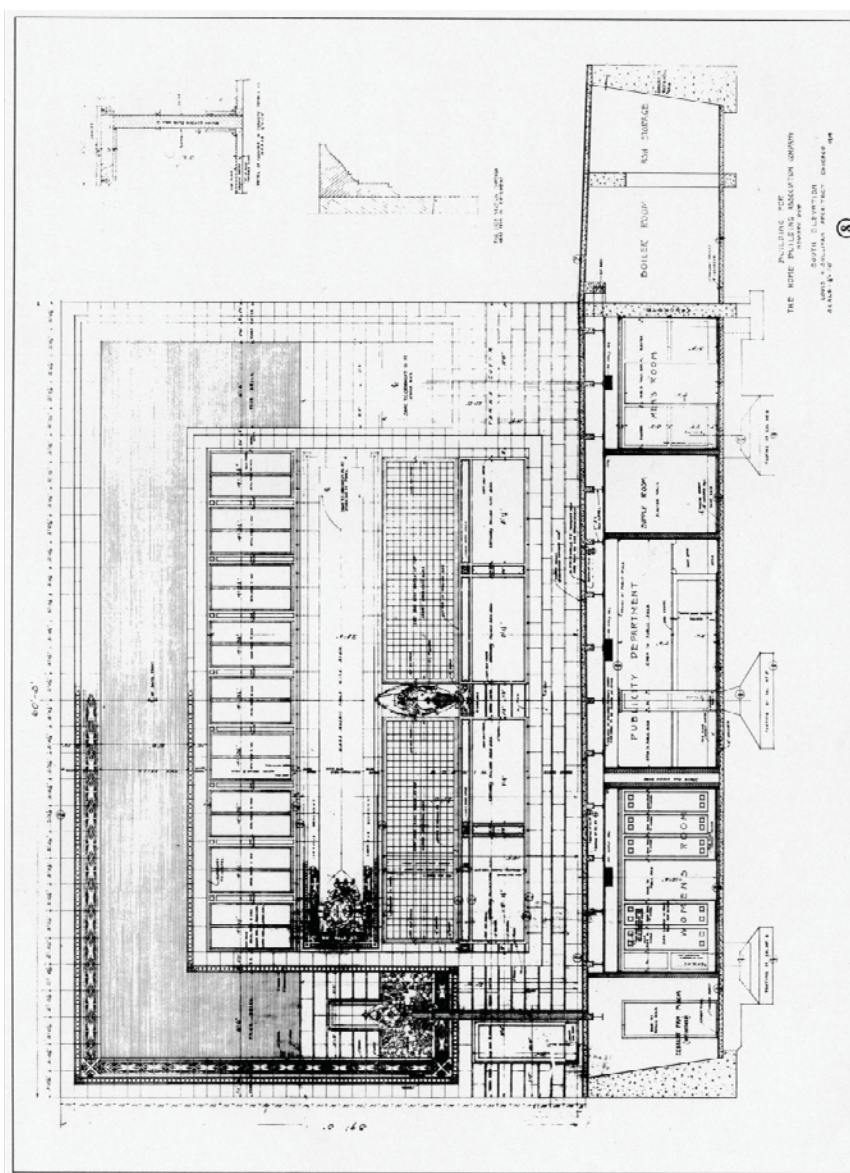
Graphic by Author



Appendix 2

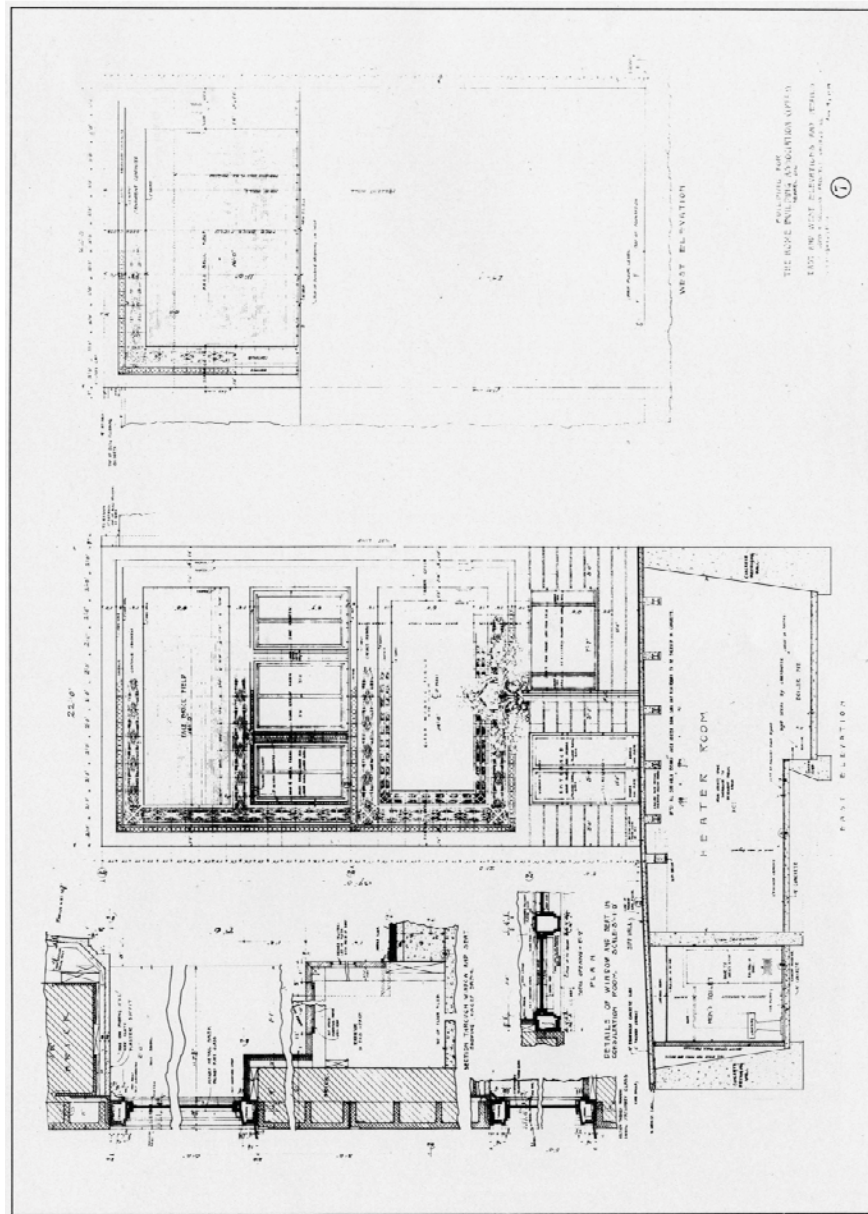
South Façade Drawing

From the Archives of the Art Institute of Chicago



Appendix 3

East Façade Drawing

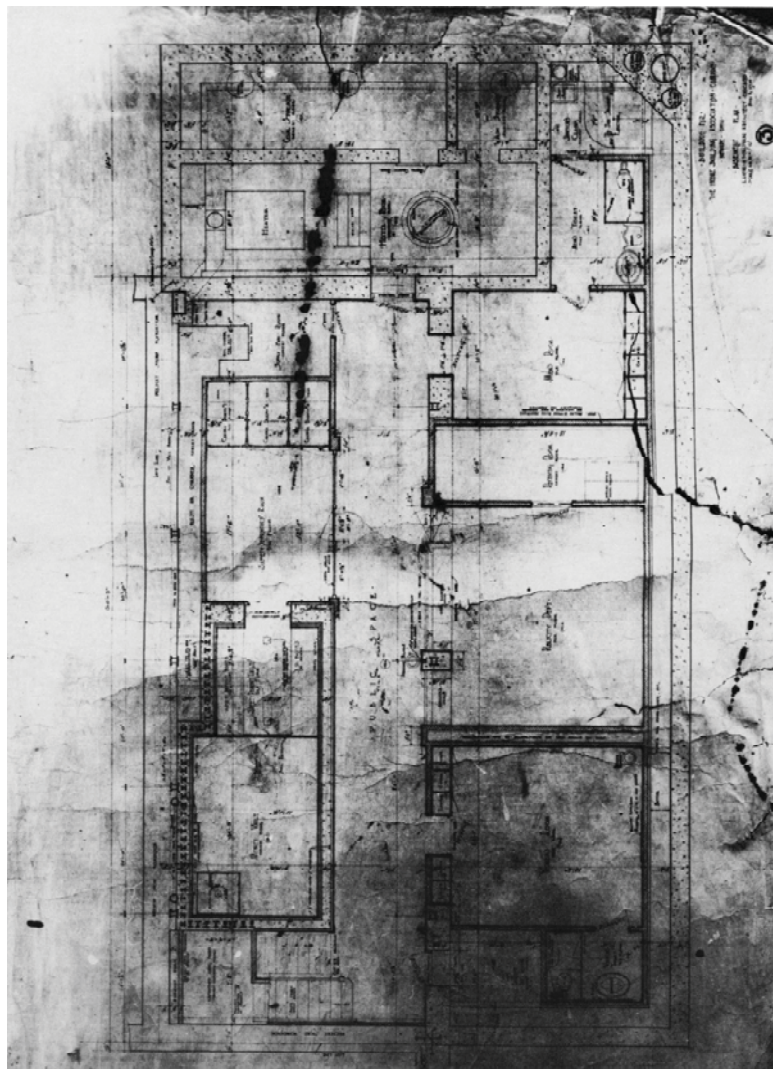


From the Archives of the Art Institute of Chicago

Appendix 4

Basement Plan

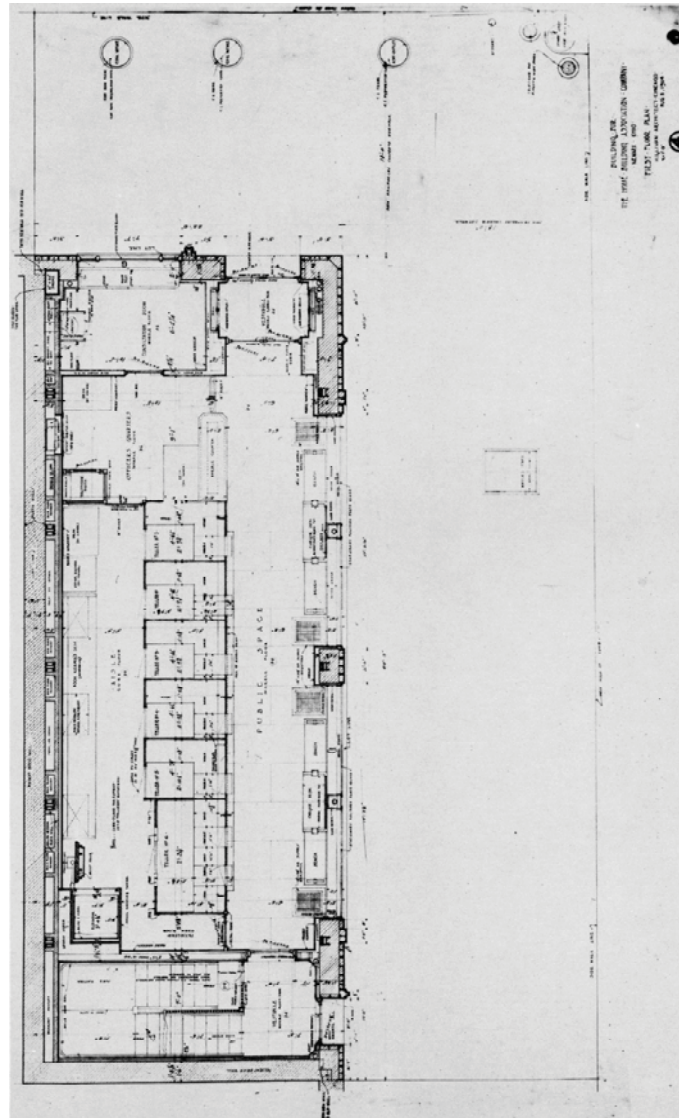
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Appendix 5

First Floor Plan

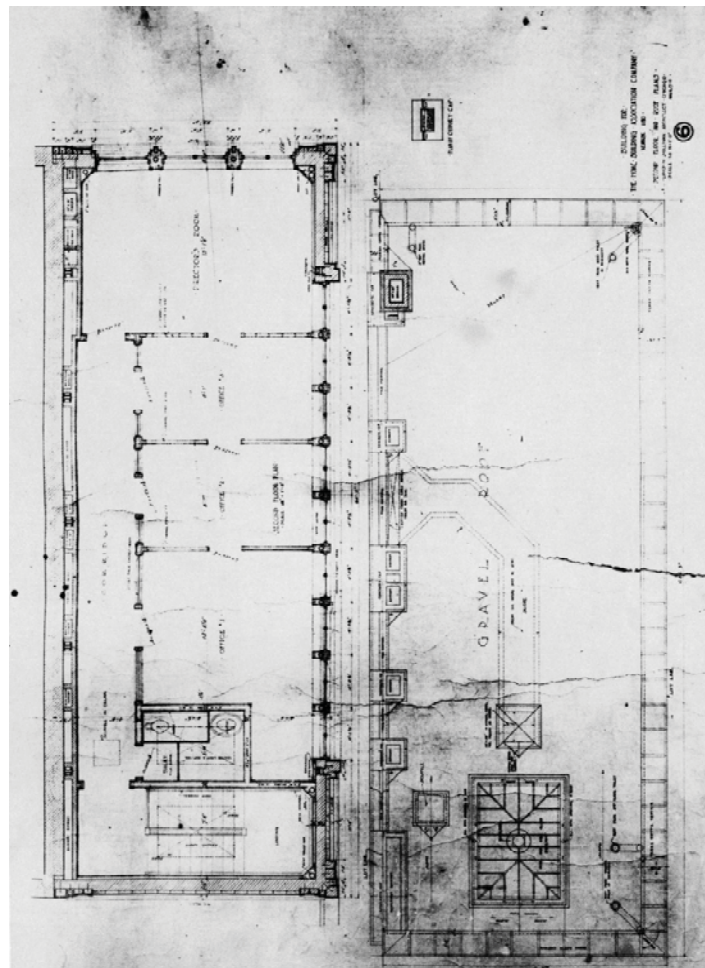
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Appendix 6

Second Floor and Roof Plan

From the Archives of the Art Institute of Chicago



Appendix 7

Graphic by Author

Substantial Alterations



Appendix 8

Graphic by Author

Comparable Analysis

National Farmer's Bank
Cwatoma, MN

Peoples Savings Bank
Cedar Rapids, IA

Herry Adams Building
Algona, IA

Merchants National Bank
Grinnell, IA

Home Building Association
Newark, OH

| | | | | | |
|---------------------------|-----------|------------------|----------|------------------|-----------|
| Size (sq ft) | 4600 | 4500 | 1300 | 3150 | 4400 |
| Market Value | \$362,300 | \$1,300,000 | \$81,000 | \$1,025,000 | \$221,000 |
| Market Value/sq ft | \$78 | \$521 | \$62 | \$325 | \$50 |
| Valuation Method | Income | Replacement Cost | Market | Replacement Cost | Market |
| Rehabilitation Cost/sq ft | - | - | \$323.00 | - | - |
| Current Use | Banking | Banking | Civic | Commercial | Vacant |

Purdue State Bank
West Lafayette, IN

Peoples Savings & Loan
Sidney, OH

Farmers & Merchants Bank
Columbus, WI

Krause Music Store
Chicago, IL

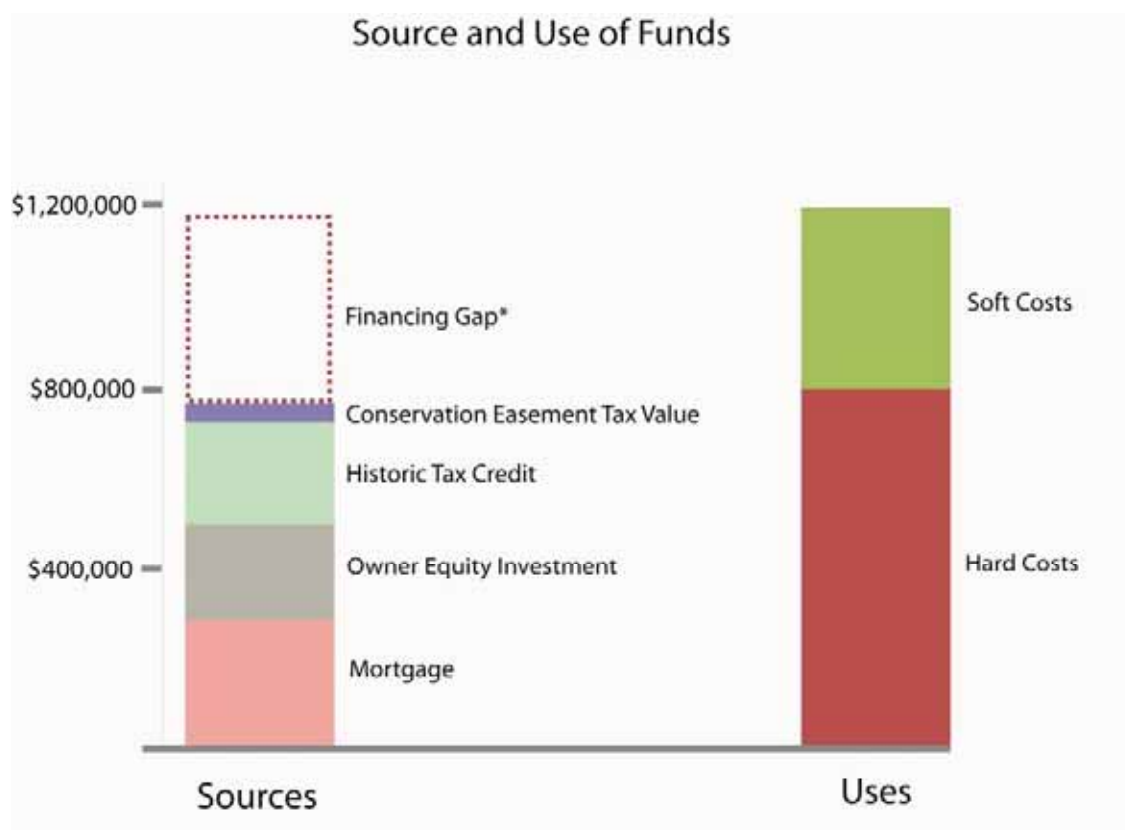
| | | | | |
|---------------------------|---------------|-----------|------------------|------------|
| Size (sq ft) | 1300 | 3000 | 4500 | 3400 |
| Market Value | Not Available | \$219,000 | \$1,200,000 | \$540,000 |
| Market Value/sq ft | - | \$73 | \$267 | \$188 |
| Valuation Method | - | Income | Replacement Cost | Market |
| Rehabilitation Cost/sq ft | - | - | \$204.00 | - |
| Current Use | Banking | Banking | Banking | Commercial |

Preliminary Pro-Forma 2010-2019

[illegible]

Appendix 10

Graphic by Author



*Gap represents the shortfall between available capital and the total cost of the project. This could be fulfilled with grants, gifts-in-kind, credit enhancement, and other measures.

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